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# LESLIE'S

ILLUSTRATED

## WEEKLY



PERILS OF MID-OCEAN—FIRE-FIGHTING ON A FREIGHT STEAMER.

*Drawn by William Bengough.*



# LESLIE'S WEEKLY

THE OLDEST ILLUSTRATED WEEKLY IN THE UNITED STATES

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Thursday, April 18, 1907

## Twentieth-century Politics.

WE HAVE fallen upon evil times. The world seems to be in a state of unrest. Church and state alike are affected. All over the world conflicts rage over the liberties of the people and the powers of the state. The clamor is for a paternal form of government, which shall provide for the health, the safety, and the well-being of men, women, and children. There is no call for a soup-house or a poor-house dispensation, but the people want the best of everything they can get, including a good many things they ought not to have, all at public expense. Demagogues, quick to scent an opportunity for profit, are springing to the front as the champions of "the people's" rights. The old political parties are breaking up and new alignments are being made. Dangerous doctrines and speculative theories are being advocated. The people are being divided into masses and classes and are being arrayed against each other in bitterest fashion. The twentieth century is producing a new kind of politics, as well as new patterns of political leaders. It is not a renaissance; it is a revolution; and where it will end, an over-ruling Providence alone can decide.

The whole world is in a turmoil. In our own country, where manhood suffrage prevails, the upset seems to be the worst of all. A stolen letter written by a railroad magnate, and the foolish utterances of a tipsy statesman set our political world in an uproar. In other days Mr. Harriman's letter would have attracted little or no attention. It is no secret that, in every political campaign, great and small, money must be subscribed for campaign purposes. It is subscribed by those who can afford to be generous. Office-holders, particularly interested in the outcome of a campaign, subscribe voluntarily and liberally in most instances. Corporations who desire to escape unfair legislation, and who sometimes, going too far, seek to control legislation, in their own interest, are all generous givers. Both parties are always in receipt of campaign contributions from these and other sources. The money is legitimately expended in the work of canvassing, of providing campaign speakers, and of sending out a prodigious mass of literature. Some of the fund may go to those who use it for more questionable purposes, but if any one thinks that a campaign in any State, or a presidential campaign, can be conducted without the generous use of money, he is totally ignorant of the needs of the situation.

Legislation against the use of money in elections for corrupt purposes has our hearty approval. It cannot be carried too far. We wish it might make corruption impossible. Campaign committees are expected to solicit subscriptions. If they fail to get them, the campaign must drag and disaster be invited. If Mr. Harriman was asked to contribute to the Republican campaign fund, State or national, in 1904, or in any other year, no crime was committed. It is fair to infer that he was solicited by the campaign managers of both great political parties. Perhaps, like the late Jay Gould, he gave to both as his interests might dictate. It is perfectly safe to say that neither party would have refused a contribution from him or from any one else if it were offered without imposing undesirable conditions. So far as the Harriman letter is concerned, therefore, it might well have been passed by as incidental to politics and incapable of doing particular injury to any one. An alleged talkative Senator is said to have confided to certain of his friends, while in his cups at a dinner party, that a conspiracy had been organized by several of the wealthiest men in the United States to prevent the nomination of a Roosevelt Republican for the presidency. What

a preposterous story! Is it believable that a clique of wealthy men should deliberately plot to control the presidency of the United States? Such a conspiracy would be bound to defeat its purpose, and it would bring down upon the heads of the conspirators the everlasting enmity of the people. Having great and substantial interests to protect and serve, these conspirators would deliberately imperil everything they had by entering into such a plot. They have established their success by a reputation for astuteness and caution, and it is unbelievable that they would risk this reputation and their business interests in a rash political venture.

We fear that twentieth-century politics in these strenuous times have turned the heads of some of the people, but we hope not of all.

## Chicago's Marvelous Growth.

THE DEATH a few days ago of Alexander Beaubien, the first white male child born in Chicago, tells a wonderful tale of urban rise and expansion. "Old Alec," as he was familiarly called, was eighty-five years of age. Eighty-five years is fairly old for a man, but it is young for a city of over 2,000,000 inhabitants. When this man first saw the light, in 1822, Chicago had neither a local habitation nor a name. The wildest imagination at that time could not have conceived the transformation of Fort Dearborn and its four or five shacks into the metropolis of to-day. He was eight years old when the first survey of the site of the city was made, and he was eleven years old when, in 1833, the town was laid out and named. It had then about fifty inhabitants. Chicago was only a fur-trading post when the first steamboat entered the Chicago River in 1834. It is now one of the world's busiest ports. It was 1853 when it got its first railway connection with the Atlantic seaboard. More railway trains enter and depart from Chicago every twenty-four hours now than at any other spot on the globe.

When the national census-takers first took notice of Chicago, in 1840, it had only 4,400 inhabitants. St. Louis, Cincinnati, New Orleans, and many other towns in the West and South, and still more in the East, were ahead of it, and all of them seemed to have a better chance of growth in the future. To-day it is the second city on the American continent in population and wealth, and the fifth in the world. Only London, New York, Paris, and Berlin lead it in inhabitants. And, twenty or thirty years hence, when New York takes the first place among the world's cities, by beating London, Chicago is likely to be also ahead of the British metropolis. There are more people, and far more wealth, in Chicago in 1907 than there were in the thirteen American colonies when, at Concord bridge, the "embattled farmers" "fired the shot heard round the world." And all of this growth, from a wilderness military post of a dozen people to more than 2,000,000, was spanned by the lifetime of one man.

## Ohio's Dangerous Factional Feuds.

THE Foraker-Taft contest for supremacy in Ohio may or may not be an embarrassment for the Republicans in the campaign of 1908. But it is well to remind the Republicans that factional feuds in that State have more than once had disastrous consequences for local leaders, and sometimes registered themselves in national elections. Let nobody suppose that that 255,000 plurality for Roosevelt in Ohio in 1904 represents the normal Republican lead in that State. Many thousands of Democrats in Ohio, as in every other Northern and Western State, voted for Roosevelt that year who never voted the Republican ticket before, and may never vote it again. The lead that Ohio gave its favorite son, McKinley, for President was 51,000 in 1896 and 69,000 in 1900, the latter being the broadest margin that any candidate for President, Democrat or Republican, had ever gained in Ohio until Roosevelt came along in 1904 and smashed all the records.

Fires in the rear hampered Chase, Sherman, and other Ohio presidential aspirants. Notwithstanding McKinley's amiability and personal popularity, it took some hard fighting on Mark Hanna's part to get his party in his State harmoniously in line for him in 1896, and the best it could do for him at the ballot-box in that year was to give him a lead of 51,000. Benjamin Harrison, a native of Ohio, had a lead of only 1,000 in that State in 1892. Ohio has been carried by the Republicans in every presidential canvass since the foundation of their party half a century ago, but in many campaigns the result was felt to be in doubt until the vote was counted. The Republican margin was so narrow in 1892 that one Cleveland elector squeezed in. Beginning with 1869, when Thurman entered that body, and ending with 1897, when Calvin S. Brice left it, Ohio had one Democrat in the Senate continuously, and part of that time it had two Democrats there. Ohio has had several Democrats—Allen, Bishop, Hoadly, Campbell, and Pattison—in the Governor's chair since the Civil War.

These are facts which the warring Republicans in the Buckeye State should bear in mind in 1907. The year following Roosevelt's 255,000 lead in Ohio for President, John M. Pattison, Democrat, carried it by 42,000 plurality for Governor. Ohio is far from being a sure State for the Republicans in 1908 in case there should be any rupture in the party. And, in the present mixed conditions in politics, Ohio's electoral vote may decide the presidency in that year. The Foraker-Taft wrangle must not be allowed to go far enough to endanger Republican supremacy in Ohio.

## The Plain Truth.

THE MORAL effect of the overthrow of Mayor Dunne in Chicago will be far-reaching. Elected to office as a reformer and the servant of the people, he proved to be neither. His promise to settle the local traction problem was not kept, and when he was renominated he openly sought the support of the saloon interests. This should have been enough to have marshaled all the moral and religious influences of the city against him. Apparently it did, for he and his entire ticket, with one exception, were defeated. Mr. Dunne says "the money power" did it, and Mr. Hearst, who had the impudence to undertake to tell the city of Chicago what it should do, says Dunne was defeated by a corrupt Democratic organization. Hearst's New York newspapers are persistently howling for "home rule." His inconsistency is shown by the fact that, although a New Yorker, he undertook to tell Chicago whom it should have for mayor. The defeat of Mayor Dunne carries with it also the defeat of Bryan in his aspiration to control the Illinois delegation at the next Democratic national convention. It means that Illinois will probably stand for a conservative candidate, one like Judge Gray, of Delaware. The effect of the Chicago election may be felt even in national politics.

THE GERRYMANDER is an old political trick. Both parties resort to it whenever they have an apportionment to make and a grab in sight. That has been the case in New York and in every other State. The constitution of the State of New York provides for an equitable apportionment of congressional and legislative districts, but the party in power always seeks to make apportionments that will give it the advantage, regardless of the equities of the case. This is human nature, and no one would find fault with it if it were not carried so far as to make it flagrantly unjust. We are glad that the Court of Appeals in this State has decided that the disregard of the constitutional provision in forming at least two of the senatorial districts, so affects the entire legislative apportionment as to make it necessary to declare the act unconstitutional and void. This decision has upset the calculations of some political leaders, no doubt, but there is only one thing to do, and that is to make a new legislative apportionment, and to do it on straightforward and constitutional lines. It is safe to expect that no other kind of an apportionment will receive the approval of Governor Hughes. It is only fair to add that the worst gerrymanders ever undertaken in this State were the product of Democratic legislation. The decision of the Court of Appeals is, therefore, a rebuke as much to one party as to the other.

IN THE simplified spelling of the White House, Mr. E. H. Harriman is untruthful. President Roosevelt, on the eve of his election in 1904, with justifiable indignation, denied the charge of Judge Parker in reference to the contributions of corporations to the Republican campaign fund in return for promised favors. With equal heat, he resents the statement of Mr. Harriman that the President requested the latter to raise \$250,000 for the Republican presidential campaign in 1904. The President adds, "I never requested Mr. Harriman to raise a dollar for the presidential campaign of 1904. On the contrary, our communications as regards the campaign related exclusively to the fight being made against Mr. Higgins for Governor of New York." Careful reading of the correspondence submitted by the President justifies his statement. The whole affair, however, is regrettable. The less dirty linen the Republican party has to wash in public the better for the party. For the dishonest stenographer, or whoever he may be, who surreptitiously obtained Mr. Harriman's letter to Mr. Webster and sold it to the press, the public will have nothing but contempt. And it will have little less contempt for the purchaser of the stolen property who bought it to spread it broadcast through the press.

THE STARTLING accusations made against President Roosevelt by Attorney-General Robert H. McCarter, of New Jersey, at a recent public dinner, as reported in the New York Press, cannot be passed unchallenged. We are free to say that we do not believe that Mr. McCarter was justified in making these charges, and that, in the end, he must and should apologize for his reflections on the President of the United States. Mr. McCarter publicly charged that the President compels prospective appointees on the Federal judiciary to agree with his opinions regarding certain laws that may come before them for consideration before he will consent to their appointment. It is also charged that the President influenced the courts in their decisions, and went so far as to send Attorney-General Moody to Chicago to inform a judge, who was trying a packing-house case, that the President wanted the case decided in a particular manner. These are not ordinary charges. They involve an accusation of the grossest and most improper use of the President's power. Such charges should not be made unless there was abundant evidence to prove them, and it is the duty of Mr. McCarter to present this proof if he has it, or to accept the condemnation of the public if he has not the proof. It is unfair to ask the President to reply to charges made in public without the slightest justification. Let us have the facts from the attorney-general of New Jersey or his apology. The public place that Mr. McCarter holds, and his leading position in the Republican party, give to his utterances most serious import.



# PEOPLE TALKED ABOUT

MANY complaints have from time to time come from Alaska to the effect that the government of that



HON. FRANK H. WASKEY,  
Lately congressional Delegate from  
Alaska, an advocate of home rule.  
Mrs. C. R. Miller.

portion of our national domain is far from being what it should be. This sentiment was given expression last year in the election as first Delegate from that Territory to Congress of Frank H. Waskey by a very decisive majority. Mr. Waskey, who is a native of Minnesota, and only thirty-two years old, went in 1898 to Alaska, where he engaged in mining with success, and where he presently became an important political factor. It was as a result of his proved ability and integrity and his popularity that he was chosen as the people's representative in the national law-making body. He is an ardent champion of Alaska's rights, demanding that the Territory be granted local self-government. He says that the Alaskans love their northern homes, are intelligent and public spirited, and believe that they should have power to legislate for themselves and to levy taxes for domestic purposes. He declares that the present mining laws are inadequate, that Alaska should have an additional judge and more land offices. Lately he remarked, "Give us the same kind of government as is enjoyed in the other Territories, and do not force us to come six thousand miles to Washington for legislation which could easily be settled among ourselves. Give us the right to elect Alaskans to office and do away with carpet-bag rule." Mr. Waskey, it is expected, will be re-elected as Delegate, and, in that event, he will push his home-rule views with great vigor in the next Congress.

A LEADING American ambassador commented some time ago on the multitude of Americans who were seeking presentation at the court to which he was credentialed. The applications for that empty honor, he averred, were about a hundred times as many as could be granted, since only a limited number of persons could be presented at any court in the course of a year. There appears to be a perfect craze on the part of certain women of wealth in this republic to bask for a fleeting moment in the presence of royalty, and some of them are willing to go to ridiculous lengths to procure that boon. A case in point is that of Mrs. Ida M. von Claussen, who lately returned to this country in great wrath in order to lay before the Department of State—as if her private affairs were of international consequence—the refusal of Mr. George H. Graves, our minister to Sweden, and his wife to formally present her at the Swedish court, and to urge the department to direct the minister to comply with her will. Certain letters on the subject of the presentation, alleged to have been addressed by Mrs. von Claussen to Mrs. Graves, have been made public, and have excited a good deal of comment in the columns of the newspapers in different sections of the country.

AMONG the officials surrounding the Sultan of Turkey, Fehim Pasha was until recently one of the most influential and powerful. His position as chief of the secret police of the palace at Constantinople gave him obvious opportunities to exercise his authority. So long as his acts, however oppressive, related strictly to Turkish subjects and affairs, there was no effective complaint pressed against him. But it was otherwise when he overstepped the boundaries of domestic jurisdiction and created an international issue. In an ill-advised moment



MADAME FEHIM,  
American wife of a recently banished  
Turkish Pasha, and formerly a  
circus-rider.

he ordered the seizure of a ship's cargo intended for Hamburg, and thereby brought out a protest and a demand for his punishment from the German ambassador. The demand was complied with, and Fehim was banished to a town in Asia Minor, whither he was accompanied, no doubt, by his American wife. The latter was formerly Miss Margaret Morgan, and she was once a bare-back rider, and well known as such, probably, to many circus people and circus-goers in this country. Fehim Pasha first beheld her when she was performing in the ring on the other side of the sea, and he at once fell in love with her. His wooing was nowise slow, for in a week he had won and married her. Madame Fehim is a woman of considerable

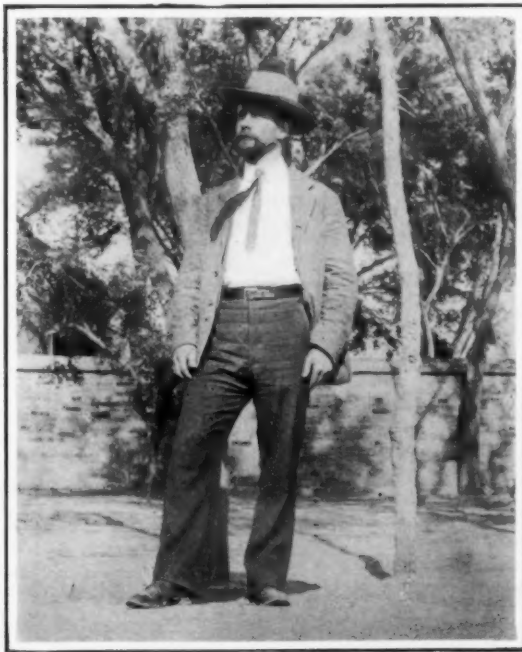
beauty as well as vivacity, and is devoted to her husband.

THAT the President's son, Theodore Roosevelt, Jr., is a chip of the old block is proved by the strenuous and successful campaign which he has made to capture the assistant manager-ship of the 'varsity crew at Harvard, where he is a student. Several candidates for the position reported to the captain of the eight in October last, and each was given a list of names of students from whom it was his duty to solicit contributions for the support of rowing. At first young Roosevelt's task appeared hopeless. He was made the object of ridicule, and he had to beg hard to secure money. But he stuck to his work, and in six weeks had covered his assignment of students, being the first candidate to do so. He was then allowed to gather subscriptions from other candidates' assignments. By January the competition narrowed down to four men. A few weeks ago the competition closed, and the accounts showed that young Roosevelt had collected \$600, while his nearest competitor was over \$100 behind him. The final four candidates were then obliged to do odd jobs about the boat-house. They ran errands, filled the tank, and obeyed all sorts of commands from the 'varsity crew men. Here again young Roosevelt won out, and was at last given the coveted place. Now he will be obliged to do all the strenuous routine work of the management. But in course of time he is likely to become manager of the crew, and thus to attain to one of the highest social positions he can reach at Harvard.



THEODORE ROOSEVELT, JR.,  
Latest snap-shot of the President's son, who has won a notable honor at Harvard.  
Boston Photo News Co.

PROFESSOR FRANK N. MEYER, explorer for the United States Agricultural Department, has just completed a remarkable tour of China, Korea, and Siberia in search of plants, flowers, and cereals. In China he found a number of new fruits and a nut with a shell so thin that it can be crushed between the finger-tips. In Korea he tramped through the forest lands which skirt the northern frontier of the Hermit empire. He also visited the timber districts of south-eastern Manchuria, and continued his diligent search for new and rare specimens throughout eastern Siberia. In some sections of the country through which Professor Meyer traveled he met with many difficulties. In fact, had he not been an experienced globe-trotter, he would have resigned his task. In China Professor Meyer traveled with a couple of native servants and lived in Chinese fashion—that is, ate native food and slept in Chinese inns. In Korea and Siberia he followed much the same plan, and managed to get along without serious interference. Once, in Manchuria, his Chinese servants abandoned him because they insisted that he was chased by tigers in the mountains. He had returned from a side trip with his clothes badly torn. Probably no explorer in the service of the Department of Agriculture has had so many interesting and unusual experiences during the past year as have fallen to the lot of Professor Meyer.

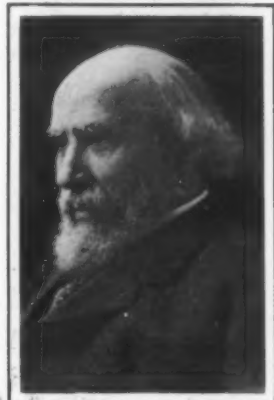


PROFESSOR FRANK N. MEYER,  
Explorer for the Agricultural Department, who has made a remarkable tour.—Sammons.

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HIS RESIGNATION from the presidency of the Great Northern Railroad, and his appointment as

chairman of the board of directors, are declared to be for Mr. James J. Hill rather a change of titles than a change and lightening of duty and responsibility. Doubtless this will hold true for the present, and until the new president, his son, Louis W. Hill, has adjusted himself well to the position and proved himself competent to handle the reins of supreme management. Then, it is to be expected, Chairman Hill will gradually lay aside the heavier burdens of executive control, and will act mainly as chief adviser and decider in situations of moment. Thus his withdrawal from the strenuous activities of railroading may be regarded as having already begun. But, as he is still a vigorous and very-much-alive man, the great properties which he has organized should have the benefit of his wise supervision for many years to come. Mr. Hill ranks among the foremost railway makers and operators of the world. He has, by his remarkable ability and fair policy, advanced the growth and prosperity of the broad Northwest to a greater extent than any other one individual. He has been an empire-builder, as well as a creator of transportation facilities on a large scale, and, if his reward has been liberal, none can question that he has earned it by conspicuous service to the public of his section.



JAMES J. HILL,  
The noted railway magnate, who has resigned as president of the Great Northern Railroad.

THERE IS a largeness about the way in which Mr. Carnegie does things that excites admiration. When he founds libraries, endows institutions, or grants benefactions, it is on a generous scale. He carries the same proclivity into his social life, and entertains with a bountifulness as ample as it is in good taste. This was illustrated recently in Mr. Carnegie's treatment of many prominent persons from across the sea whom he invited to attend the dedication of the Carnegie Institute at Pittsburgh. These guests not only had their transportation expenses paid by their host, but were also provided, at his cost, with accommodations at the finest hotels while they were in this country. This breaks the record for American hospitality to foreign visitors.

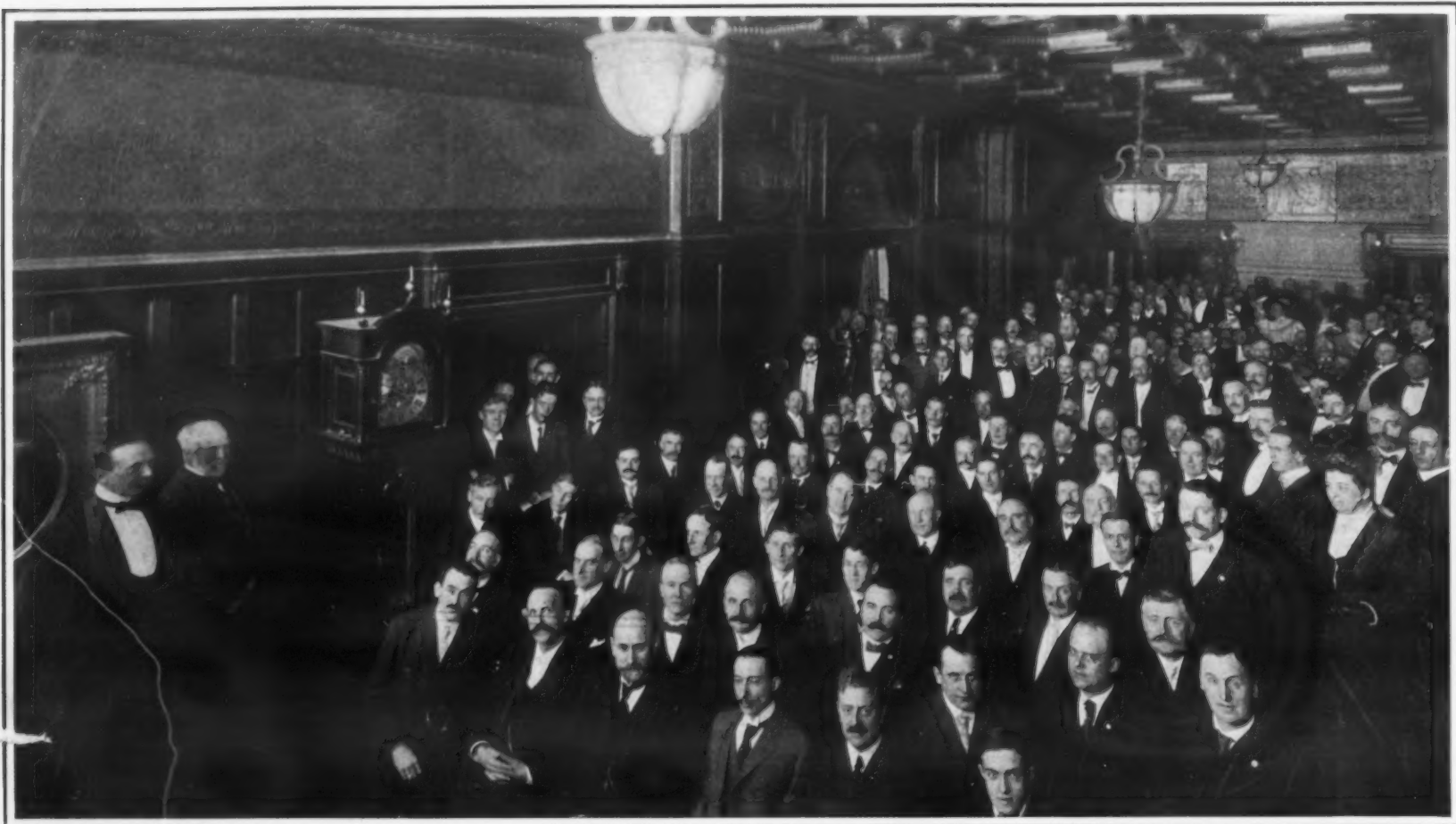
VICE-ADMIRAL GORO IJUN, in chief command of the two Japanese war-vessels sent to the Jamestown exposition, is of the Satsuma clan, as are most of the great military and naval commanders of Japan. Attending the naval college in 1871, he afterward went to Greenwich, where he was promoted to the rank of lieutenant. As captain he took part in the Japan-China War, and during the Russo-Japanese War he was vice-chief of the naval office. His leading subordinates in this mission, Captain Takeuchi, of the *Tsukuba*, and Captain Yamada, of the *Chitose*, were both educated in France, and had commands during the Russo-Japanese War.

THE GREAT advance made by the colored people of this country since Lincoln issued his famous Emancipation Proclamation is revealed by the increasing number of members of the race who have achieved honorable success. A good illustration of the way in which colored men of the present time are making their mark in the world is afforded in the career of W. Sidney Pittman, an architect of much promise at our national capital. That Mr. Pittman is one of the coming men in his profession is proved by the fact that the United States government has accepted his design, offered in competition, for the negro building at the Jamestown exposition. This is the first time that a colored man's plans have been accepted by the government. Mr. Pittman's parents were formerly slaves. He was educated at the public schools in Montgomery, Ala., at Tuskegee Institute, and at the Drexel Institute in Philadelphia, having been aided to take a course in architecture at the latter by Booker T. Washington. After graduation from the Drexel Mr. Pittman took charge of the department of architecture at Tuskegee, where buildings costing \$250,000 were erected after his plans. Subsequently he removed to Washington, where he has built up a large business, his orders being evenly divided between white and colored patrons.



W. SIDNEY PITTMAN,  
The first colored architect to have plans accepted by the government.—Freeman.





#### CARNEGIE'S SPLENDID MOVEMENT FOR INDUSTRIAL PEACE.

REMARKABLE GATHERING OF LABOR LEADERS, CAPITALISTS, AND PROFESSIONAL AND BUSINESS MEN AT THE MAGNIFICENT RESIDENCE OF ANDREW CARNEGIE, IN NEW YORK, TO BRING ABOUT RECONCILIATION OF CONFLICTING INTERESTS BETWEEN CAPITAL AND LABOR.—MR. CARNEGIE AND AUGUST BELMONT AT LEFT.

Photograph by George R. Lawrence Co. Copyright, 1907, by Underwood & Underwood.

#### Andrew Carnegie's Remarkable Party.

MR. CARNEGIE'S many good works include scarcely an act more beneficial to the community than his bringing together of men of a wide variety of lots and callings at his palatial home in New York recently to discuss the subject of industrial peace. The gathering was a unique and remarkable one, being composed of workingmen of many trades, capitalists, manufacturers, bankers, merchants, educators, publishers and editors, lawyers, clergymen, publicists, etc., the attendance reaching into the hundreds. No "tea-party" so completely representative of all phases of society ever before met under a millionaire's roof. The guests responded to the spirit of the occasion and mingled and conversed fraternally and as man to man. They were all presented to Mr. and Mrs. Carnegie, and the famous ironmaster was particularly cordial to the horny-handed laboring men, from whose ranks he is proud of having sprung. Addresses of interest and value were made by Mr. Carnegie, August Belmont, President Butler, of Columbia University, and others. These speeches were marked by conciliatory sentiment, and voiced an earnest desire for peace in the industrial world. The function concluded with a supper, which put the finishing touches on the good-will and the social

features of a memorable evening. The opinion seemed to be general that the affair would have great influence in creating a better understanding all around, the good effect of which would be evidenced in the future relation of employers and employes throughout the land.

#### Help for the Bitlis Earthquake Sufferers.

THOUGH the loss of life by reason of the earthquake shocks in Bitlis, Asiatic Turkey, was small, the property loss was large, the unhappy inhabitants being forced to leave their shattered houses and camp in the deep snow, which in that mountainous region of Kurdistan will last for weeks to come. Famine is threatened through the quadrupled prices which they are forced to pay for food. The buildings of the American missionaries were destroyed, and aid is sought for their native charges, Mr. W. W. Peet, of Constantinople, treasurer of the American mission, having cabled that the need is urgent. The self-supporting industries to which the missionaries have trained the natives have been interrupted by the earthquake. Funds may be sent to Brown Brothers & Co., 59 Wall Street, New York, treasurers of the National Armenia and India Relief Association, and will be cabled.

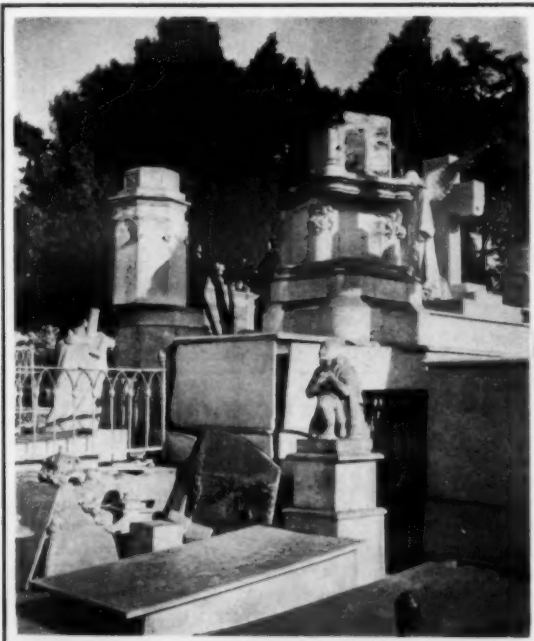
#### A Chinese Woman an Eminent Doctor.

ONE OF the few Chinese women who have received a medical education in this country is Dr. Mary Stone, who is in charge of the Danforth Memorial Hospital, at Kiu-Klang, China, which treats 14,000 persons annually. Her father's name was Shih, which means Stone. He was a Christian convert, and perished during the Boxer troubles. His daughter adopted the English equivalent of his name. Dr. Stone lately returned to this country for a visit.

#### Her Face Her Fortune.

FACIAL BEAUTY PRESERVED BY CUTICURA SOAP, ASSISTED BY CUTICURA, THE GREAT SKIN CURE.

Because of its delicate, medicinal, emollient, sanative, and antiseptic properties, derived from Cuticura Ointment, the great Skin Cure. Cuticura Soap is not only the most effective skin purifying and beautifying soap ever compounded, but it is also the purest and sweetest for toilet, bath, and nursery. For facial eruptions, skin irritations, scalp affections, falling hair, baby rashes, and chafings, red, rough hands, and sanative antiseptic cleansing, Cuticura Soap, assisted by Cuticura Ointment, is priceless.



#### VALPARAISO'S CITY OF THE DEAD WRECKED BY THE LATE GREAT EARTHQUAKE.

MANY OF THE TOMBS IN A CEMETERY OVERLOOKING THE BUSINESS PART OF THE CITY WERE DESTROYED, AND BODIES FROM THEM WERE FOUND IN THE STREETS TWO HUNDRED FEET AWAY.

Photographs from S. K. Lupton.





UNIQUE SNAP-SHOT—WALL OF BURNING BUILDING IN CINCINNATI PHOTOGRAPHED IN THE ACT OF FALLING.  
J. R. Schmidt, Ohio.



THE \$1,500,000 METROPOLITAN STREET-RAILWAY BARN AT NEW YORK DESTROYED BY FIRE—RUINS IN FOREGROUND OF WALL WHICH FELL, KILLING FIRE CAPTAIN RYAN, AND INJURING SEVEN OTHERS.—Burt Green, New York.



RUINS OF BUILDINGS WRECKED AT LOUISVILLE, KY., BY THE RECENT GREAT FLOOD IN THE OHIO RIVER, WHICH DID GREAT DAMAGE IN MANY PLACES, AGGREGATING MILLIONS OF DOLLARS.—Photographic Syndicate of North America, Pennsylvania.



WRECK OF THE FINE \$400,000 HUDSON RIVER STEAMER "CITY OF TROY," RECENTLY BURNED, LYING NEAR EDWIN GOULD'S DOCK AT ARDSLEY, N. Y.—THE SIXTY-FIVE PASSENGERS AND THE CREW WERE ALL SAVED UNINJURED.—Wallace Odell, New York.



(PRIZE WINNER, \$10.) WORST RAILROAD DISASTER IN SOUTHERN CALIFORNIA'S HISTORY—RUINS OF THE SOUTHERN PACIFIC SUNSET LIMITED WRECKED BY AN OPEN SWITCH AT COLTON, CAL., KILLING TWENTY-FIVE AND INJURING SIXTY PERSONS, WITH A PROPERTY LOSS OF \$250,000.—R. J. Culver, California.



PECULIAR MISHAP AT NORWICH, N. Y.—STEEL VIADUCT OVER THE LACKAWANNA RAILROAD SWEEPED AWAY BY A DERRICK STANDING ON A PASSING TRAIN.  
W. J. McCaw, New York.



GOVERNOR HUGHES IN AN AUTOMOBILE ON HIS RECENT VISIT TO UTICA, N. Y.—S. G. Day, New York.  
On same seat with Governor Hughes are Assemblyman Merwin K. Hart, of Utica, and Assemblyman O'Brien, of Buffalo. Beside driver is George E. Dunham, editor Utica Daily Press.—Man in uniform is Governor's military secretary, Colonel Treadwell.



CURIOUS FREAK OF THE FLOOD IN THE OHIO—WARRENTOWN, O., SCHOOLHOUSE, CARRIED UNINJURED FIFTY MILES DOWN STREAM, AND SEEN PASSING UNDER WHEELING, W. VA., BRIDGE.—C. D. Reed, West Virginia.

# NEWS PHOTO PRIZE CONTEST—CALIFORNIA WINS.

GEMS OF THE CAMERIST'S ART WHICH ILLUSTRATE INTERESTING AND THRILLING OCCURRENCES OF THE TIME.



# With the American Army in Cuba

By Mrs. C. R. Miller

THE COST of the army of pacification in Cuba has reached nearly three millions of dollars, and it is probable that the end is still far off. Whether any real good will result is a matter of future development—perhaps further in the future than the greatest optimist may hope for, as the gravest doubts exist as to the capacity of the Cubans for self-government. To be sure, the expenses incurred by the United States must be repaid, although the reimbursement will be long drawn out and come in installments as the revenues there can be spared from necessary uses. The recent attitude of the Isle of Pines is causing some trouble, but the firm hand which now holds the reins of government will soon convince the blustering residents of that little island that it is folly to refuse to pay their proportion of the taxes, and an early adjustment of the difficulty may be expected.

Cuba is a land of immense resources which have never been developed because capital is timid and will not go where the government is unstable and property insecure. Customs, laws, and fiscal regulation under the Spanish rule were framed and enforced to promote the welfare of the mother country at the expense of the inhabitants of the island, and the commerce under such a régime was restricted and decidedly one-sided. For instance, Cubans were prohibited from the cultivation of grapes, although favorable conditions exist there for their culture, thus forcing those raised in Spain to be used by the natives.

For centuries the Cuban had known officialdom as the hotbed of greed and graft, and it was but natural for him when placed in power to fall into the same practices. Grafting is, therefore, an inheritance, a perquisite of official life, and was indulged in more openly during the recent Cuban republic than under Spanish rule. This was not confined to any party, and one was just as bad as the other. President Palma was regarded by the majority of level-headed Cubans and American residents of the islands as an honest, upright man, but the officials whom he had gathered about him were, it is asserted, grafters of the worst class. I am told by those who should know that \$5,000 was the sum asked for the arrangement of an interview with the President. The figure was made large, as those exacting it suspected that the interview might frustrate some of their nefarious plans for money-making, and thus it was that whoever or whatever failed, they were not the losers. Politicians have been known to approach plantation owners and ask for a loan without security. If they were refused, as was often the case, it was not unlikely that this man's plantation would go up in smoke. One Christmas, down at Guantanamo, a man who had interests there was approached by a Cuban politician who demanded \$500 for a Christmas gift. The man demurred, and his visitor unblushingly drew from his pocket a list containing the names of men who had already presented him with such a sum. "And did you give it to him?" I asked. The man laughed. "Well," he answered, "I had interests to protect."

To miss such opportunities to make money, and besides to be out of office, was more than the opposing party could endure. President Palma was re-elected, and the trouble began. A Cuban will not fight in the open, and one of his weapons is a box of matches. So, when the Liberals were defeated, armed with this weapon they destroyed government property and burned the cane-fields of their enemies until the conditions became so intolerable that the United States was forced to take charge. Early in October of last year the army of pacification arrived and took up its post in different parts of the island. Camp Columbia, six miles from Havana, is the largest post and the headquarters, with Brigadier-General Thomas H. Barry in command. Both officers and privates are comfortably housed there, many of the former having brought their families in anticipation of a long stay.

Perhaps the most important division of the army in Cuba at present is the signal corps, who are busy repairing and establishing communication throughout the island, as the tornado of October 17th, 1906, wrought havoc with the telephone and telegraph lines. Long "hikes" through the jungle have been necessary. Wireless communication can now be established by the

setting up of the aluminium poles carried in sections with the outfit. The instruments are often placed in small cases and transported by being packed on the backs of mules. Captain Gibbs recently spent several days at the Isle of Pines establishing better communications there. Signaling with the heliograph and by the use of silk kites is also in practice. The engineer corps and draughtsmen are at work on a new map of Cuba, which, when completed, will give the correct location of every little river or stream, mountain or village. This will be of inestimable value in case of future trouble with the revolutionists. During the Spanish-American War the Americans were greatly handicapped by an imperfect knowledge of the topography of the country.

All the troops are kept in trim by drills and "hikes" over the country. At Matanzas the members of the

is particularly friendly with the children, many of whom have learned a few English words without understanding their proper meaning, and several times I was accosted by children who came up to me on the street and politely said, "Hello, Charlie! give me a cent!"

I have been told by American residents that the army officers were compelled to wear citizens' clothes when on the streets in order to avoid insult. This may or may not be true, but during my visit I saw many officers in uniform passing and repassing the natives, with every indication that the relations between them were most cordial. Indeed, one night at Matanzas, a little "set-out" was given in my honor by a Cuban who was educated in the States, at which all the other guests were army officers and their wives, and the merriment around the festal board attested to the good feeling existing there. So, I have come to the conclusion that this story is on a par with the one told me by an American, who would be known in slang as a "knocker," that the Cuban customs-officers would steal trinkets from one's trunks during an examination.

The man who owns property, especially the plantation owner, wants American protection. At Guanajay I asked a wealthy Cuban planter what he thought about annexation. "With all my heart," he answered. "I have spent a large amount of money in helping my country to be free, but somehow things have not worked right. Our business must be protected, and an island as rich as Cuba must have a stable government." Another, a young business man of Havana, said, "Annexation is proper. It has been demonstrated that Cuba cannot govern herself, and to try again would simply mean the same old story."

At Camaguey a Cuban was busy getting up a petition which he intended to send to President Roosevelt, outlining his ideas of what should be done. His plan was that the government was to be entirely Cuban—from the President down only Cubans were to hold office, but the United States was to be the policeman. "Why, that would be merely a toy government," I said, but he could not see it that way, and considered it an ideal solution of the difficulty. Wiser statesmen than he, however, will yet solve the problem satisfactorily.

## Romantic Devonshire.

THE LAND MADE FAMOUS BY PHILPOTTS'S NOVELS.

PHILPOTTS has made us familiar with romantic Devonshire, in his fascinating novels, "The River," "Children of the Mist," etc. The characters are very human; the people there drink coffee with the same results as elsewhere. A writer at Rock House, Orchard Hill, Bideford, North Devon, states:

"For 30 years I drank coffee for breakfast and dinner, but some 5 years ago I found that it was producing indigestion and heartburn, and was making me restless at night. These symptoms were followed by brain-fag and a sluggish mental condition."

"When I realized this, I made up my mind to quit drinking coffee, and having read of Postum I concluded to try it. I had it carefully made, according to directions, and found to my agreeable surprise at the end of a week that I no longer suffered from either indigestion, heartburn, or brain-fag, and that I could drink it at night and secure restful and refreshing sleep."

"Since that time we have entirely discontinued the use of the old kind of coffee, growing fonder and fonder of Postum as time goes on. My digestive organs certainly do their work much better now than before, a result due to Postum Food Coffee. I am satisfied."

"As a table beverage we find (for all the members of my family use it) that when properly made it is most refreshing and agreeable, of delicious flavor and aroma. Vigilance is, however, necessary to secure this, for unless the servants are watched they are likely to neglect the thorough boiling, which it must have in order to extract the goodness from the cereal." Name given by Postum Co., Battle Creek, Mich. Read the little book, "The Road to Wellville," in packages. "There's a reason."



UNIQUE SCHOOL FOR FEMALE MISSIONARIES.

GROUP OF YOUNG WOMEN, NATIVES OF VARIOUS FOREIGN LANDS, WHO ARE BEING PREPARED AT FOLTS MISSION INSTITUTE, HERKIMER, N. Y., TO CARRY THE GOSPEL TO THE HEATHEN.—S. G. Day.

Left to right, standing: Mary Sah, Korea; Hedwig Althoff, Germany; Mary Chowey, India; Dagne Olsen, Norway; Mary Carleton, China; Lanoma Edmead, British West Indies. Seated: Krupabai Chowey, India; Tomi Furuta, Japan.

Twenty-eighth Infantry are quartered in the old but comfortable Spanish barracks, while several of the officers are living in a beautiful ancient palace overlooking the harbor. This house contains twenty-two rooms, and was at one time the home of the Governor of the province of Matanzas. A view of the quartermaster's department there will show that the army lives well, as almost every variety of edibles is obtainable. Ice in Cuba is an expensive luxury, as it is manufactured and melts rapidly, and the quartermaster told me that it cost \$200 per month to refrigerate the butter, cheese, and meats for his men.

At Camaguey the Seventeenth Infantry, under Colonel van Arsdale, have built their own barracks, which occupy a pretty site just back of the town. Drills with machine-guns loaded on pack-mules are one of the routine duties of the soldiers, and one morning I watched Lieutenant Danforth give his men a lesson in this sort of campaigning. Automatic machine-guns were loaded on the backs of mules, and the company started on a march. At the word of command the guns were unloaded and set up ready for action in eight seconds; the repacking was done in fourteen seconds, and in less than half a minute the men were again on the march. This was gone through again and again with the same result. The pack animals are capable of carrying guns and ammunition to the weight of 300 pounds.

Just back of the famous Morro Castle, at Santiago, the American troops are living in barracks which were built during the first occupation. The men there are under the command of Colonel A. L. Myer, whose popularity in Santiago is as deserved as it is universal—the result of his tact and ability as a soldier. Sitting in a pleasant room in his quarters, which overlooked the scene of the sinking of the Spanish fleet, Colonel Myer spoke particularly of the good health of the men of his regiment, and said that the hospital tents on the hill were practically empty. When asked as to how the natives received the soldiers, he said they mingled freely with each other, and there was not the slightest evidence of friction. Throughout Cuba, from Havana to Guantanamo, I found the American soldier universally respected. His reputation as a good shot, even if it is not put into practice, makes him useful, especially in the rural districts. He



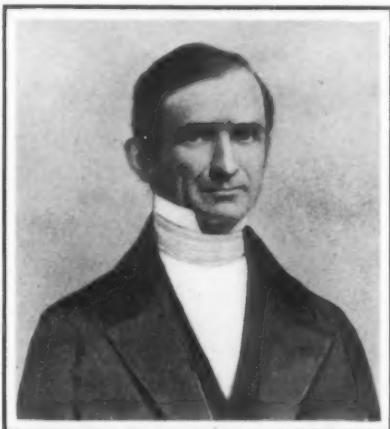
# The Centennial of Missions in China

By Elwood G. Tewksbury, formerly professor in the North China College

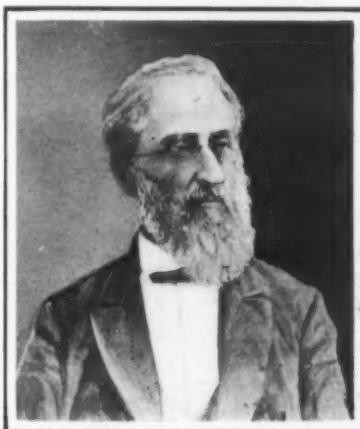


THREE NOTED MISSIONARIES.

Left to right: Rev. J. Hudson Taylor, Rev. Griffith John, Rev. W. A. P. Martin.



HOWARD BRIDGMAN, FIRST AMERICAN PROTESTANT MISSIONARY TO CHINA.



S. WELLS WILLIAMS, FAMOUS EARLY MISSIONARY TO CHINA, AND STATESMAN.



ROBERT MORRISON, FIRST PROTESTANT MISSIONARY TO CHINA, AND HIS CHINESE ASSISTANTS.

"AND SO, Mr. Morrison, you really expect you will make an impression on the idolatry of the great Chinese empire?" "No, sir," was the ringing reply; "I expect God will."

It was one hundred years ago, early in 1807, that the British Church Missionary Society allowed a brave Scotsman, Robert Morrison, to go as its first missionary to China. Such was the hostility of the British East India Company to mission work, that Morrison took passage on an American vessel, and in September, 1807, passed his letters to the American consul at the city of Canton, in South China. Difficulties hedged him about. The Chinese government would allow no foreigners to reside on the soil of the Celestial empire, except as governmental representatives or for purposes of trade. Chinese subjects, moreover, were forbidden, on pain of death, to teach the language to a white man. By the secret help of a Chinese teacher Morrison sought to learn the language. He dressed as a native and wore a queue, but it was not until after two years that he succeeded in securing a real footing in China, obtaining an appointment as Chinese translator for the Canton British East India Company. He was thus able to enter upon what proved to be his life work, and the foundation for the labors of the many missionaries who followed him.

Shanghai is soon to become a centre of interest to the whole Christian world. On April the twenty-fifth will assemble at that port from all parts of China, and, in fact, of the world, a great church missionary parliament. To it have been invited not only delegates from the seventy or more missionary organizations now at work in the Chinese empire, but also distinguished representatives from the churches of America and Europe. This conference is called to celebrate the completion of a century of Protestant mission work in China. There are several topics which will demand and receive special attention. The fundamental importance of native church and ministry in the evangelization of China is certain to be emphasized. For many

years eminent missionaries have been at work on a revision of the translations of the Holy Scriptures. The work of these revision committees will be presented to the conference for its approval. Plans will be submitted which may lead to a practical and real union or federation among the denominational missions.

Not including guests from the home-lands, some five hundred delegates will attend the conference. Many noted leaders of Christian work in the United States expect to be present. Mention may be made of Secretary A. B. Leonard, of the Methodist Mission Board; Rev. J. W. Bashford, D.D., Methodist bishop for China; Bishop Foss, of the Methodist Church; Secretary James L. Barton, of Boston, representing the American Board, Congregational; Secretary H. C. Mabie, of the Baptist Missionary Union, and a party of Baptist ministers and laymen, including Dr. Haslam, of Philadelphia; Rev. Hunter Corbett, D.D., L.L.D., moderator of the General Assembly, and Rev. Josiah E. Kittridge, D.D., representatives of the American Presbyterian Church; Secretary A. S. Lloyd, of the American Protestant Episcopal Mission Society; Rev. John Fox, D.D., secretary of the American Bible Society; S. W. Woodward, vice-president of the American Baptist Missionary Union; R. C. Morse, general secretary of the international committee of the Young Men's Christian Association; S. Earl Taylor and C. V. Vickrey, representing the Young People's Mission Study Movement.

The place of meeting is of peculiar interest in its relation to the Boxer persecutions of the year 1900. At that time some one hundred and thirty-five adult missionaries and many children, together with more than ten thousand native Christians, suffered death at the hands of the Boxers or the government officials. The sessions of the conference, it is hoped, may be held in a hall of the new building for the Chinese Young Men's Christian Association of Shanghai. This hall is dedicated to the memory of the martyrs of 1900.

As translator for the East India Company, Robert

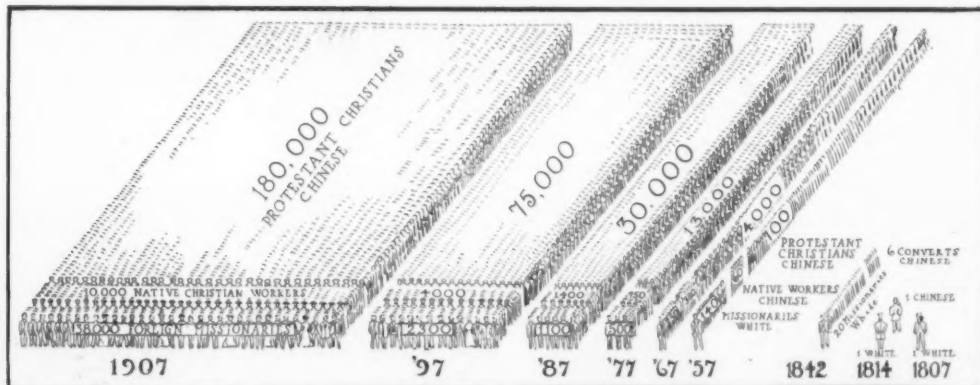
Morrison produced for the company a Chinese dictionary. It was printed in six quarto volumes, with 4,600 pages, and cost \$60,000 to print and publish. He also was able, with the help of Robert Milne, to translate into Chinese the whole Bible. The first convert was baptized in 1814, and but nine others before his death in 1834. At the time of Morrison's death, Howard Bridgman, the first American missionary to China, and one other, later statesman and diplomat, S. Wells Williams, were the sole representatives of any Protestant missionary society then in China, and there were but three members for the church which was organized the following year, 1835.

It was not until 1842, when five treaty ports were opened by the "opium war" to trade and residence, that missionary work can really be said to have been begun. At that time there were in China twenty foreign missionaries and six native converts. To-day there are in the Chinese empire more than seventy Protestant mission organizations, with a total of perhaps 3,800 foreign missionaries. The native converts number over 180,000, and there are at least 10,000 Chinese Christian workers.

We find the native church to be increasing at a much faster rate than the foreign-mission force, doubling approximately every seven years, while the number of missionaries requires ten years to make a like gain. Sixty years ago three, or even more, foreigners were needed to find the single convert, but now the net annual gain is fifty times the number of the foreign missionaries. The efficiency of the working force has also been enormously augmented by the constantly increasing ratio of native Christian workers. While the total Christian membership still remains numerically in almost insignificant proportion to the population of the empire, it must be noticed that until recent years much of China has been difficult of access to the white man. In 1905 eighty per cent. of the Christians were to be found in the maritime provinces alone. The vast central and western provinces await the new century for their religious awakening.



REV. HUNTER CORBETT, D.D., Moderator of the General Assembly of the Presbyterian Church of America.



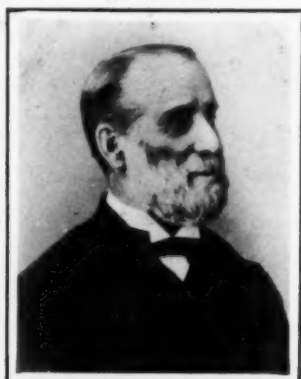
GROWTH OF CHRISTIANITY IN CHINA DURING THE PAST CENTURY ILLUSTRATED BY DIAGRAMS.



REV. HENRY C. MABIE, D.D., Secretary of the American Baptist Missionary Union.



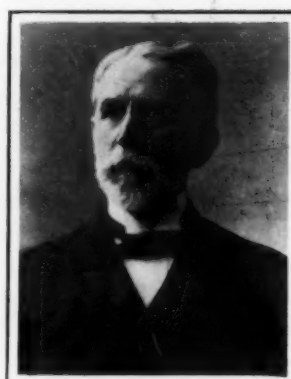
REV. A. B. LEONARD, D.D., Secretary of the Methodist Board of Foreign Missions.



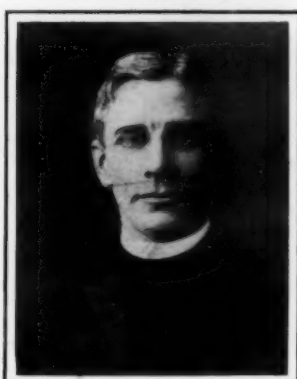
REV. ARTHUR H. SMITH, D.D., Prominent missionary to China, and author.



RICHARD C. MORSE, General secretary of the Young Men's Christian Association.



REV. JAMES L. BARTON, D.D., Secretary of the American Foreign Missions Board.



REV. A. S. LLOYD, General secretary of the Episcopal Board of Missions.





NOTABLE TRIBUTE TO THE HON. CHARLEMAGNE TOWER, AMERICAN AMBASSADOR TO GERMANY.

BANQUET AT THE MANHATTAN CLUB GIVEN BY HERMAN RIDDER, OF THE "STAATS-ZEITUNG," AND ATTENDED BY TWO HUNDRED OF NEW YORK'S MOST DISTINGUISHED CITIZENS.  
*Photograph by George R. Lawrence Company.*

(X) Herman Ridder, with Mr. Tower at his right, and General Alfred F. J. L. von Löwenfeld, of the German army, the Kaiser's personal representative at the Jamestown Exposition, at his left.

### Monopoly That Deserves To Be Broken.

WE EXTEND our hearty congratulations to the New York *Herald*, which has championed so many worthy causes—those of clean streets and the abolition of the subway advertising-sign nuisance, for example—upon its crusade against the telephone monopoly in New York City. Investigations of its representatives show conclusively, what was more than suspected before, that the concession of reduced tolls, wrung from the New York Telephone Company when its monopoly was threatened by the entrance into the city of a competitor, is no concession at all. Only one hotel makes the five-cent borough rate effective, and it is next to impossible to find a pay station where the lower rate is granted. In most cases the lessees of the telephones are justified in maintaining the old rate per message, since their wholesale rate has not been proportionately reduced; it is the rich and powerful corporation which wishes to make a display of liberality at the expense of its customers. Why do not the anti-trust newspapers devote their attention to this most absolute and grasping of the monopolies that oppress the plain people of New York, and join the *Herald* and other spokesmen of popular interests in their demands for a square deal and the establishment of a competitive telephone system which is willing to pay liberally for the privileges which the monopoly now enjoys as a free gift of the municipality?



PECULIAR MEMORIAL AT HASSI-RZALL, IN THE TOUAT OASIS, TO FRENCH SOLDIERS WHO DIED IN THE DESERT IN BATTLE.

### Canada's Respect for the Sabbath.

A STRINGENT but salutary law is the Lord's Day act which recently went into force throughout all of the Dominion of Canada except the province of Quebec. Among its Sunday prohibitions are public entertainments given for money, baseball, football, gambling, racing, hunting, shooting, fishing, the sale of intoxicating liquors, the sale of cigars, and the bringing into Canada or selling of any foreign newspaper. The law is being thoroughly enforced. It would be well if as exemplary provisions for the protection of the day of rest and worship were to prevail throughout our own land. They would effectually eliminate with other evils the prevalent abomination of flashy Sunday newspapers. At least the Congress of the United States should respect the sanctity of the Sabbath. For the shameful and shocking spectacle which the United States Senate afforded Sunday, March 3d, there is no excuse. Its work could have been so planned that there should not have been even the seeming show of a necessity for Sunday work, much less for a circus in the name of a session. Senator Frye was not too severe in saying: "It seems to me that even a filibuster might be conducted with some show of dignity, and that the sanctity of the Sabbath day might be remembered in the United States Senate instead of amusing the galleries and exciting them to laughter."



AN ISLAND OF LIFE AND VERDURE AMID A VAST WASTE OF SAND—TAYHIT, THE PRINCIPAL TOWN OF A BIG OASIS IN THE SAHARA.



A DREARY "ROAD" IN THE DESERT—LOFTY SAND DUNES IN THE BACKGROUND WHICH SHIFT WITH THE BLOWING OF THE WIND.

PICTURESQUE FEATURES OF THE WORLD'S GREATEST DESERT—THE SAHARA.

*Photographs from Victor Forbin.*





(FIRST PRIZE, \$5.) OPENING OF NAVIGATION ON THE GREAT LAKES—STEAMER "CITY OF DETROIT" STARTING ON HER FIRST TRIP OF THE SEASON FROM DETROIT TO CLEVELAND.  
W. D. Benham, Michigan.



HOMELESS MAN IN MADISON SQUARE PARK, NEW YORK, SNATCHING A FEW MINUTES' SLEEP ON A WARM DAY IN SPRING.  
P. G. Burt, New York.



AN OPEN AND EXPRESSIVE COUNTEenance.  
William W. Freschl, Wisconsin.



(THIRD PRIZE, \$2.) INDIAN SQUAWS IN THE FAR WEST ERECTING TEPEES NEAR AN AGENCY.  
W. A. Petzoldt, Montana.



FIVE "ISLAND PRINCESSES," EACH REPRESENTING AN ISLAND, WHO FIGURED CHARMINGLY IN THE FLORAL PARADE AT HONOLULU.—H. P. Wood, Hawaii.



BUILDING AT WINCHESTER, VA., IN WHICH YOUNG GEORGE WASHINGTON WAS EMPLOYED AS A SURVEYOR BY LORD FAIRFAX.—W. W. Barrow, Virginia.



NEW AND ODD DEVICE FOR PROTECTING FIRE-FIGHTERS—A HELMET PROVIDED WITH EYE-GLASSES COVERS THE HEAD, AND A SMALL TANK OF COMPRESSED AIR BETWEEN THE SHOULDERS CONTAINS A TWENTY-MINUTE SUPPLY OF AIR.—J. R. Schmidt, Ohio.



(SECOND PRIZE, \$3.) PATRIOTS' DAY AT CONCORD, MASS., APRIL 19TH—TYPICAL ANNUAL SCENE ON THE PUBLIC SQUARE ON THE ANNIVERSARY OF THE FAMOUS FIGHT OF THE REVOLUTION.  
Mrs. C. R. Miller, Maryland.

### AMATEUR PHOTO PRIZE CONTEST.

MICHIGAN WINS THE FIRST PRIZE, MARYLAND THE SECOND, AND MONTANA THE THIRD.

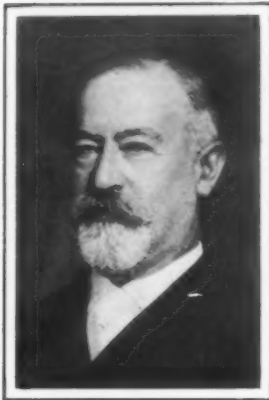


# What Notable Men Are Talking About

## THE CAUSE OF THE FINANCIAL UNREST.

BY JACOB H. SCHIFF, EMINENT BANKER AND FINANCIER.

I BELIEVE this fear that something exceptionally distressing is to happen in the way of legislation to railroads, curtailing their earnings, and therefore their ability to make returns to stockholders, is more accountable for the present state of affairs than is the money market. The money market, I believe, will right itself in large measure after the middle of April. The real problem, therefore, seems to me to lie in this railroad situation. I have thought it over carefully, trying to keep in mind the point of view both of the railroads and of the government, and it appears to me that a possible solution is to be found in the adoption



JACOB H. SCHIFF,  
Head of the banking firm of  
Kuhn, Loeb & Co.

of a plan the main features of which should be these: First, the appointment by the railroads themselves of a certain number of representative railroad men conversant with that side of the matter, who should go into convention or conference with the members of the Interstate Commerce Commission, that body, of course, representing the government. In this conference there could be a fair and frank discussion of all the proposals for railroad legislation of every kind, and it ought to be possible for such a body of men to agree upon a plan for legislation fair to all parties, which could receive the sanction of the President, of the people generally, and of stockholders in railroads. This could be made the basis of legislation by Congress, and it should be of such a thorough nature as to make it unnecessary for individual States to do more than follow the lines laid down here.

## GOVERNMENT COLLECTIONS SHOULD BE DEPOSITED IN BANKS.

BY UNITED STATES SENATOR DEWEY, OF NEW YORK.

In every civilized country except ours money, when collected by the government, is immediately deposited in the banks. There is no disturbance whatever in the natural flow of the current. Suppose the one hundred and thirty millions of dollars which are collected in October and November in New York City should be locked up; suppose this practice should prevail in every city, village, and town in the United States. The disastrous consequences to business would be beyond calculation. There can be no question as to the safety of these deposits. If there was the government would have no right to make any at all. Under our national banking system failures are few in proportion to the number of banks and the amount of deposits. It is possible always to secure the government, and it is a remarkable fact that the few banks which have failed have paid an average of seventy-eight per cent. to all classes of their creditors; but, with the rigid examinations now in force and the penalties which are provided for neglect or mismanagement, it is almost impossible for a bank to fail. The adoption of the practice by the government, which prevails in the fiscal transaction of every city, village, and township, would at once give a measure of relief by preventing arbitrary contraction, bad at all times, and in periods of financial stringency periling the whole fabric of credit.

## RAILROAD OFFICIALS BLAMED FOR PRESENT CONDITIONS.

BY UNITED STATES SENATOR RAYNER, OF MARYLAND.

I tell you now—and what I say to you I have said to some of the leading railroad presidents and officers in the country within the last few months—that they are to blame for all this trouble; that they are agitators, and that they are the men who are responsible for the present condition of affairs. Neither the President of the United States nor Congress deserves the slightest degree of censure. The leading officers of these railroads have made hundreds of millions of dollars by tricks of financial jugglery with the railroads they represent, treating them as their own property to aggrandize their fabulous wealth, and they are responsible to their bondholders and their stockholders for the disasters that are now upon us. If ex-President Cleveland would have closely observed what we have seen in Washington for the last two years he would not call



ISIDOR RAYNER,  
United States Senator from Maryland.  
Getz.

it a frenzy and clamor of a thoughtless people. It is a frenzy of the frenzied financiers that has caused the trouble. I stand upon the most conservative ground in connection with the railroads, and I have persistently declined in the Senate to enter upon any crusade against them; but these railroad manipulators must be brought to bay, and when they are made to realize that they are the servants and not the masters of the people, and that they are the trustees of their bondholders and stockholders, then, and not until then, will the investment of the widow and the orphan that the ex-President speaks about be safe and popular agitation cease.

## MILLIONAIRES NOT TO BE ENVIED.

BY LOUIS MCKINSTRY, EDITOR OF THE FREDONIA (N. Y.) "CENSOR."

We need not envy any millionaire. However large his fortune, he can get only his board and clothes for taking care of it, and to be attacked and cartooned in the newspapers and magazines, held up as a public enemy and robber, by which weak-minded persons are made to think they would be doing God service to assassinate him—surely all this must give him many unhappy hours. No wonder Andrew Carnegie says that millionaires who laugh are rare, and Stephen Elkins says he never knew one to whistle. Dear Whitcomb Riley has it about right when he says, in his quaint way:

"I've allus noticed grate success  
Is mixed with trouble, more or less,  
And it's the man who does the best  
That gets more kicks than all the rest."

It is not wise to envy anybody without full knowledge of all the circumstances. The only person whom I ever envied was an old schoolmate whom I met in Washington. He had a high and well-paid position, was acquainted with the President and all the leading public men, and held their respect and esteem. Next day I learned that he had a daughter, blind, bed-ridden, and imbecile from birth, and a son who had suffered a fall that arrested all mental development since childhood, and I shuddered to think that I had longed to be in his place.

## HONEST SERVICE IS THE BEST SERVICE.

BY GOVERNOR CHARLES E. HUGHES, OF NEW YORK.

No one can take into account the general condition of the country to-day without being convinced that American life is in sounder and better shape now than it has ever been before. The people are more generous, the standards higher, and the young men have a better prospective of life than they have had for many a day. Every problem which is being presented to the American people is being successfully solved because of their devotion to high ideals. We say that there has been a moral revival, and that is true. There has been a clearer view of man's obligation to those about him and a quiet determination on the part of the people at large that no man, no matter who he may be, shall be faithless to the people as a whole and at the same time enjoy public respect. Any one who gives thought to the subject will come to the conclusion that there is nothing in the world which is worth having which is not gained through the respect of the people at large. You cannot enjoy yourself long if you do not have a sense of honor and find duty and self-respect paramount. There is no use to make men good by mere law. We want men in office who will refuse to do things that are not appraised as just and honorable. The question is, what is the best service

## The Boarding-house Mistress.

REMEMBER when the tea is weak,  
And when you criticise  
The flavor of the butterine  
And filling of the pies,  
The mistress of a boarding-house  
Has troubles of her own,  
And if she had her way, no doubt  
Would rather live alone.

OH! who would envy such a life—  
Her home she has to share  
With fifty kinds of beats and bores,  
And cranks from everywhere.  
It takes eternal vigilance  
To catch them at their tricks,  
Else they depart with board unpaid  
And leave a bag of bricks.

SHE'S up before the break of day,  
The morning meal to spread,  
And midnight finds her still awake  
While others snooze in bed.  
She has to keep a trooper's heart  
To ride her troubles down,  
And though she bears a martyr's cross,  
She never gets the crown.

JUST think of what a dreary place  
This world of ours would be,  
If on the homeless host of us  
She chanced to turn the key.  
We'd have to tent beneath the stars  
Or in an alley dream,  
And predigested breakfast food  
For once would reign supreme.

SO here's a word of praise for her  
Who tries to make a home  
For all the hapless ones condemned  
Without a roof to roam.  
The mistress of the boarding-house,  
A lot is said about her,  
But if we tell the honest truth,  
We cannot do without her.

MINNA IRVING.

to be rendered in a straightforward way which the people in their sense of justice will approve?

## UNFORTUNATE RAILROAD STOCKHOLDERS.

BY STUYVESANT FISH, FORMER PRESIDENT OF THE ILLINOIS CENTRAL.

I have read somewhat extensively on the subject of railroads, and have no hesitancy in saying that no railroad fortune was ever made through enhancing rates, oppressing shippers, or withstanding the general tendency of rates to decrease. And, what is more, every dishonest railroad fortune has been made not by oppressing the shippers, but through robbing the stockholders. Should you ask why these stockholders have not sued for restitution I would remind you of the cost and delay of such litigation, and of the fact that when restitution should be made it would be to the corporation, of which in all human probability those dishonest managers would even then remain as the majority holders and as officers and directors, so that the funds restored would simply return to their custody and their tender mercies. Hence the stockholders have sold and are selling their holdings.

As a French economist has said, American roads were largely, and especially in the West, built in advance of civilization, and have themselves created the traffic which they carry. Hence, more than in other countries, our railroads were built on faith. In the early days, while few here or abroad had the courage to advance money for any railroads, this was especially true in respect to those in new and unsettled regions. The faith of investors in American railroads can well be classed with that which the New Testament tells us "may move mountains." In fact, mountains have been moved thereby in more senses than one; for not only have cuts and tunnels been dug into them, valleys filled up, and rivers bridged, but the tonnage carried annually by the railroads in the United States makes a mountain of the first order, and is moved over a vast distance.

## ROOSEVELT THE RAILROADS' BEST FRIEND.

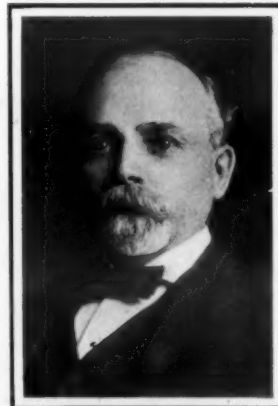
BY ANDREW CARNEGIE.

I absolutely indorse the President's attitude toward the railroads. He is the best friend they have, and they ought to realize it. The railroads had better stand with him. If they do not accept his moderate measures they may be confronted by a man in the White House who will approach the question of the railroads from an entirely different standpoint. I regard the President's influence as to the railroads as wholesome and conservative.

## FEDERAL BETTER THAN STATE CONTROL OF RAILROADS.

BY MARTIN A. KNAPP, CHAIRMAN OF THE INTERSTATE COMMERCE COMMISSION.

To my mind the most serious and difficult phase of the situation, and the greatest menace to the needed development of our railroad systems is the hostile attitude of the States. Manifestly such control as the States may continue to exercise must be subordinated to that larger control which belongs to the Federal government. For this reason I have long believed that actual control by the national government, under well-considered and workable laws, a control which satisfies the demands of interstate commerce, will tend strongly to restrain the legislative activities of States within proper limitations. The re-incorporation of our railroads under an act of Congress, or some plan of Federal license such as has been proposed, although it would not limit the actual power of the States, nevertheless, as a practical matter, would have a potent influence in preventing improper legislation by the States and bring State laws into harmony with national laws. Moreover, I am inclined to anticipate such adjudications by our Supreme Court, as cases arise in the future, as will, by the principles announced and the authority upheld, greatly restrict the practical field of State control.



MARTIN A. KNAPP,  
Chairman of the Interstate Commerce  
Commission.—Backrach & Bro.

GREAT BEAR SPRING WATER. "Its purity has made it famous." 50c. per case.





A QUIET DAY AT THE ISLAND IN EARLY SPRING—STEEPLECHASE PARK AS SEEN FROM THE WATER.



MAIN STREET IN DREAMLAND BEING PUT IN SHAPE FOR THE SEASON OF 1907.



BIRD'S-EYE VIEW OF CONEY ISLAND LOOKING SOUTH ALONG SURF AVENUE—LUNA PARK IN THE DISTANCE AT THE RIGHT OF THE AVENUE, DREAMLAND AND STEEPLECHASE PARK IN THE DISTANCE AT THE LEFT.

#### SPRING AWAKENING OF AMERICA'S MOST POPULAR SUMMER RESORT.

CONEY ISLAND, NEW YORK'S GREAT SEASIDE ENTERTAINMENT PLACE, GETTING READY FOR THE NEW SEASON'S CROWDS AND FESTIVITIES.—Photographs by H. D. Blauvelt.

#### Self-supporting Chinese Missionaries.

PROBABLY the most significant result of a century of mission work in China by Protestant missionaries is the self-supporting native missionary. This feature of the work of Protestant missionaries in China will receive much favorable comment at the coming celebration at Shanghai, marking the first century of effort in China by the Protestant missionary. For a much longer period the Catholic missionaries have been active in China, and the magnificent premises which illustrate their industry are to be seen in many parts of the Celestial empire. During the past year a number of Chinese missionaries, who have been educated for religious work by Protestant missionaries, have agreed to go forward and preach the gospel of Jesus Christ and to rely entirely upon voluntary contribu-

tions from the natives for their support. The rule has been that the foreign missionary had to take the lead and interest the natives as best he or she could. Considering the vast numbers of the Chinese, a handful of missionaries could not expect to secure results on a large scale unless native converts could be found who would carry on the work without further expense to the boards of foreign missions. Hence it is that when the native Chinese begin to go forward in considerable numbers as Christian missionaries the efforts of a century are bearing fruits. One of the serious questions that arose when the time came to send out native missionaries was the reluctance with which the average Chinaman leaves his own neighborhood and proceeds to some distant section with his family. But when the Chinese religious workers, who are really in earnest, considered the fact that the foreign mission-

aries who came to China from America, England, Scotland, Ireland, and elsewhere had to leave their homes, they concluded that it would be no more than right for them to follow their example to the extent of going a short distance into the interior, or into another province, if necessary.

It is needless to say that when a Chinaman reaches the point where he is willing to follow the life of a missionary and depend on his own resources for a livelihood, he will not ask that old question, frequently referred to by foreign missionaries in China, viz., "What did these foreign missionaries do at their home that they were sent away and forced to come to China?"

WHEELER SAMMONS.

AN ounce of sherry and a tablespoonful of Abbott's Bitters before meals is a wonderful appetizer.



#### CHRISTIAN CHINESE TO CONVERT THEIR COUNTRYMEN.

GROUP OF SELF-SUPPORTING NATIVE MISSIONARIES WHO WILL PREACH THE GOSPEL THROUGHOUT THE EMPIRE—WITH THEIR INSTRUCTORS, REV. JAMES ROSS (AT LEFT) AND REV. CHARLES FULTON (AT RIGHT), IN THE BACKGROUND.—Douglas.



#### ODD EFFECT OF STARVATION IN CHINA.

FAMILY OF SUFFERERS FROM THE GREAT FAMINE, WITH THEIR BODIES BADLY SWOLLEN AND DISCOLORED OWING TO THE FEARFUL PRIVATIONS THEY HAD ENDURED.—Sphere.





EXPERIMENTS BY THE SIGNAL CORPS WITH KITE SIGNALS OUTSIDE OF HAVANA.



SIGNAL-CORPS MEN SENDING WIRELESS MESSAGES FROM THE FIELD.



BARRACKS OCCUPIED BY THE AMERICAN TROOPS AT SANTIAGO—PHOTOGRAPHED FROM MORRO CASTLE, WHOSE RAMPARTS APPEAR IN THE FOREGROUND—IN THE WATER AT THE RIGHT THE SPANISH FLEET WAS SUNK BY THE AMERICAN WAR-SHIPS.



MEMBERS OF THE SIGNAL CORPS STRINGING WIRES IN CAMP—MONUMENT AT RIGHT ERECTED IN HONOR OF AN AMERICAN COLONEL WHO DIED DURING THE FIRST OCCUPATION.



FREQUENT SIGHT IN THESE DAYS IN THE STREETS OF HAVANA—AMERICAN SOLDIERS, THE PRESERVERS OF THE PEACE, GOING FROM ONE POST TO ANOTHER.



PACK-MULES, LOADED WITH MACHINE-GUNS, ON THE RUN OUTSIDE OF CAMAGUEY.



SOLDIERS RAPIDLY SETTING UP MACHINE-GUNS IN THE HEART OF THE ISLAND.

### AMERICAN SOLDIERS UPHOLDING LAW AND ORDER IN CUBA.

ACTIVITIES OF THE SIGNAL CORPS AND OF THE HANDLERS OF MACHINE-GUNS, BARRACKS THAT SHELTER THE TROOPS, AND WARRIORS ON THE STREETS OF HAVANA.—*Photographs by Mrs. C. R. Miller. See page 364.*





IMMIGRANTS BOUND FOR DIFFERENT PLACES IN THE WEST.



LUNCHING ON THE STEPS OF THE IMMIGRANT STATION.



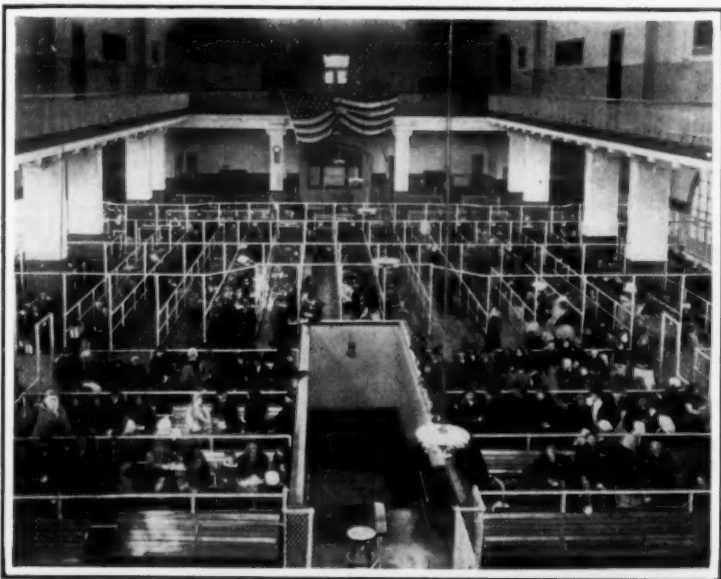
LINED UP AND WAITING FOR THE SIGNAL TO BOARD THE BOAT FOR JERSEY CITY, WHENCE THEY TAKE TRAINS FOR WESTERN POINTS.



A WELL-ENJOYED MEAL IN AMERICA—FOOD AND CLOTHING CARRIED IN THE SAME SATCHEL.



STREAM OF NEWCOMERS WHICH IS BEING DIVERTED TO THE SOUTHERN STATES.



PENS ON THE "RAILROAD FLOOR" WHERE IMMIGRANTS ARE GROUPED ACCORDING TO DESTINATION AND SUPPLIED WITH RAILROAD TICKETS.



ANXIOUSLY LOOKING FOR THE FIRST CHANCE TO LEAVE THE LITTLE ISLAND.

**GREATEST SPRING RUSH OF IMMIGRANTS AT NEW YORK ON RECORD.**  
 ANIMATED AND TYPICAL SCENES ON ELLIS ISLAND, THE WORLD'S CHIEF IMMIGRATION STATION, MARKING THE ADMISSION OF THOUSANDS OF ALIENS INTO THIS COUNTRY DAILY.—*Photographs by H. D. Blauvelt and B. G. Phillips.*





APACHE LABORERS AT WORK ON THE SALT RIVER (ARIZONA) IRRIGATION PROJECT.



CROW INDIANS (DICK BUSHYHEAD, OLD HORN, PLENTY BUFFALO, AND JOHN RIDER BEAR) DITCHING WITH THEIR TEAMS.



ROAD-BUILDING CARRIED ON BY A GANG OF APACHE INDIANS.



A BAND OF GERONIMO'S WARRIORS WHO HAVE EXCHANGED RIFLES FOR SHOVELS.



A PULL ALL TOGETHER - COCOPAHS AND YUMAS CLOSING THE SALTON SEA BREAK IN THE COLORADO RIVER.



THE NEW ORDER OF PEACEFUL INDUSTRY - AN APACHE WITH HIS TEAM AND SCRAPER.

#### TEACHING INDIANS THE DIGNITY OF LABOR.

THE RECLAMATION SERVICE HAS MADE PEACEFUL AND INDUSTRIOUS WORKMEN OUT OF MANY WHO WERE FORMERLY ON THE WAR-PATH.—Photographs by courtesy of the Reclamation Service.

#### Topics and Pictures Fifty Years Ago.

THE LOT of Central America is the opposite of the country which was acclaimed as blessed for having no history. Its history is a long one for its years, if battle, murder, and sudden death may be regarded (as they are popularly) as constituting a large part of human history; and the history of those turbulent states is repeating itself after an interval of just half a century. William Walker, the notorious American soldier of fortune, after his early failures to establish an independent republic (save the mark!) in Mexico, had succeeded in 1856, by putting his military talents at the service of American speculators and a disaffected faction of the people, in making himself President of Nicaragua. His arbitrary acts soon provoked another revolution, which was aided by Costa Rica and the agents of the Vanderbilt steamship company, whose charter he had revoked. In this contest he was ably served by Charles Frederick Henningsen, whom he made a brigadier-general. On March 16th, 1857, the forces under Walker and Henningsen inflicted a severe defeat upon the Costa Rican and allied troops at Queresma, killing more than three hundred of the enemy. Notwithstanding this success, Walker was worsted in successive engagements, and on May 1st, 1857, surrendered at San Juan del Sur to Commander Charles H. Davis, of the United States sloop-of-war *Mary*. He continued to be a disturbing factor in Central America until 1860, when he was shot by the order of the government of Honduras for inciting a revolution. Henningsen afterward joined the Confederate army and was made a brigadier-general in that service, proving himself an able artillery officer.

In 1857 intense interest was felt on both sides of the Atlantic over the projected laying of the first telegraphic cable connecting Europe and America. The cable itself was manufactured in England, and at the time when the pictures we reproduce were published was nearly ready to be laid. The first successful communication was established in 1858. After a few weeks, however, the cable ceased to transmit messages. An attempt was made to lay a second cable in 1865, but it parted in mid-sea. The third was successfully laid in 1866, and the great work of Cyrus W. Field, who had been the moving spirit in the enterprise from the beginning, was accomplished.

#### Leading Men of Germany.

(From our special correspondent.)

BERLIN, March 28th, 1907.  
RECENT upheavals in the financial centres of the world have been the means of bringing forward the leaders of great financial institutions, and one of the most prominent is undoubtedly Herr Pilster, president of the *Commercial and Disconto Bank*, in this city. It is largely due to his progressive spirit and sagacity that Berlin has increased at the present marvelous rate, and in common with a few others of equal renown, he has given a strong impetus to clever men with ideas, encouraging their enterprises, more especially in Berlin improvements. He stands, as, indeed, do most financial leaders of Germany, in the light of the public eye, and the iron law, which is not a dead letter over here, exacts great responsibility and constant vigilance in office. His unerring judgment has elevated the institution over which he presides to the foremost rank in Europe. With a paid-up capital of twenty million dollars, he controls a volume of business which amounts to very much more, possessing connections in all parts on the commercial map of the world. Eminently correct, and circumspect in policy, he is, nevertheless, bold and prompt in action, possessing the happy faculty to act on a good thing when he sees it. Socially he is one of the most delightful gentlemen in the city, possessing a large circle of friends, many of whom trust his judgment implicitly. In a future letter I will speak more fully on the ramifications of the *Commercial and Disconto Bank*, its numerous connections on this continent and in America. C. FRANK DEWEY.

#### "Be Doers Rather Than Critics."

PRESIDENT ROOSEVELT preached a great sermon in less than a dozen words when he said to the Harvard students, "Be doers rather than critics of the deeds that others do." One doer of deeds is worth more than a million idle critics. He was justly severe on those who speak against every practical means for achieving a great object, who criticise every affirmative step, and yet do not lift a finger to remedy the wrongs that exist. He was discussing the proper Federal control of great corporations, but the principle he enunciated is of essential importance in the whole conduct of life. The doer of deeds lofty or lowly is a solid contributor to human progress. The idle critic of practical methods, may delude himself by imagining that he is of consequence, but he is only a drifting bubble on life's sea, where real men fight storms, turn even contrary winds to good account, and make prosperous voyages. We are not to degrade our ideals. The only way to keep them is by putting them to use in a life of practical service.

#### If Your Dinner Distresses,

HALF a teaspoonful of Horsford's Acid Phosphate in half a glass of water will bring quick relief.

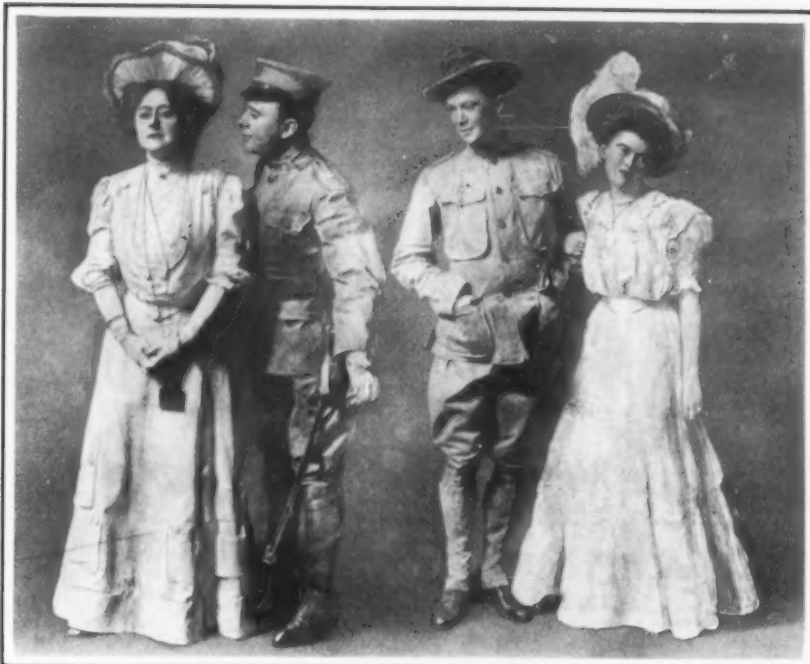
#### Infant and Adult.

FOR the upbuilding of the infant and sustaining the adult, milk is essential; and to be wholesome must be pure. Borden's Eagle Brand Condensed Milk and Peerless Brand Evaporated Milk have no equals for purity, flavor, and richness.





MARY RYAN, AS "PEGGY" IN "BREWSTER'S MILLIONS," AT THE HUDSON THEATRE.—Hall.



"THE BOYS OF COMPANY B," THE NEW MILITARY COMEDY AT THE LYCEUM THEATRE—FROM LEFT TO RIGHT: FRANCES RING, ARNOLD DALY, MORGAN COMAN, AND FLORENCE NASH.



ETHEL TREVOR, A KEITH-PROCTOR CIRCUIT SINGER WHO IS A POPULAR FAVORITE.—White.



JOHN BOND AND LILLIAN BRYCE IN THE FARCICAL SUCCESS, "THE SOCIAL WHIRL," AT THE MAJESTIC THEATRE.



MACLYN ARBUCKLE, AS THE SHERIFF IN "THE ROUND-UP," AT MC VICKER'S THEATRE, CHICAGO.



"RUTH" (MARGARET ANGLIN) BANDAGING THE WOUNDED ARM OF HER DESPERADO LOVER (HENRY MILLER), IN "THE GREAT DIVIDE."—Hallen.



FRANCES ALAIN IN THE MUSICAL COMEDY, "THE SPRING CHICKEN," AT DALY'S THEATRE.



FRANK DANIELS IN "THE TATTOOED MAN," AT THE CRITERION THEATRE. Hall.



EDITH ST. CLAIR, THE "LOLO" OF "THE GRAND MOGUL," AT THE NEW AMSTERDAM THEATRE.—Sykes.



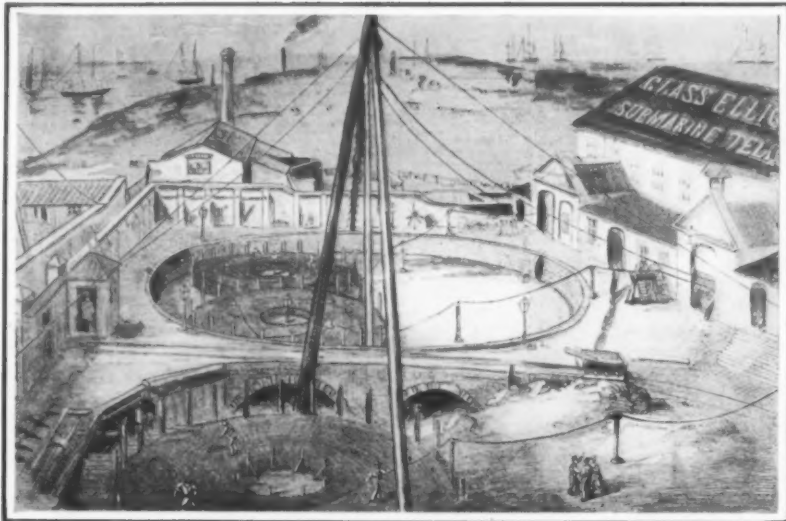
SCENE FROM "THE MAN OF THE HOUR," BROADHURST'S PLAY OF AMERICAN POLITICAL LIFE, AT THE SAVOY THEATRE. White.



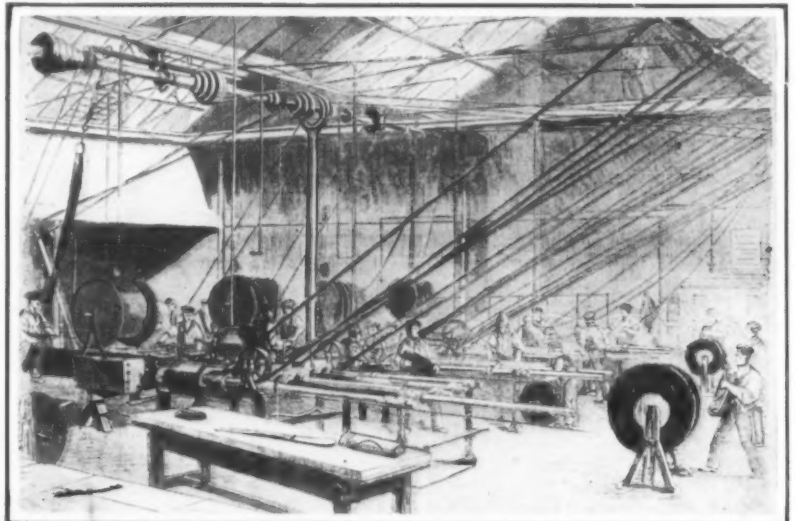
LOUISE BRUNELLE, OF THE HARLEM OPERA HOUSE STOCK COMPANY. Steinberg.

FEATURES OF THE CLOSING DRAMATIC SEASON.  
ONE NEW PLAY FOR NEW YORK, AND SEVERAL THAT HOLD THEIR POPULARITY.

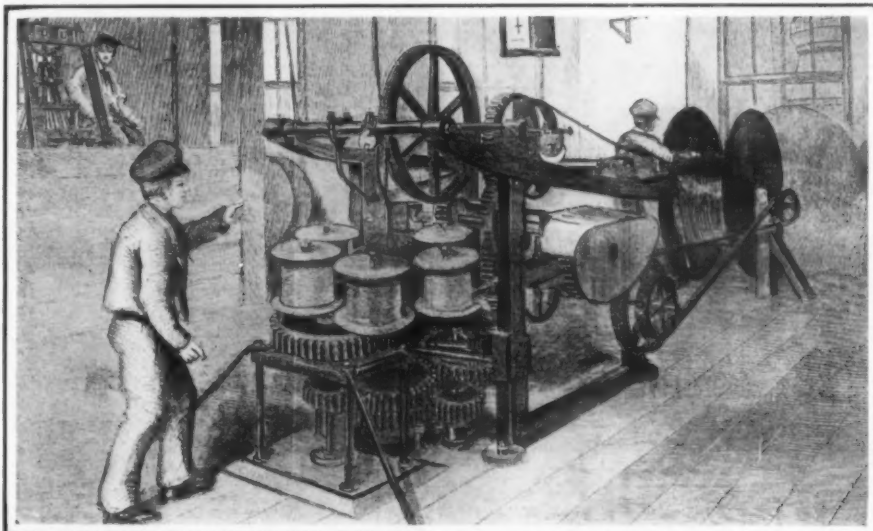




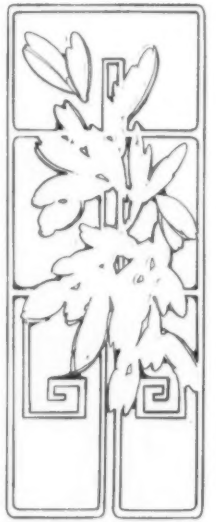
THE ATLANTIC CABLE AT EAST GREENWICH, ENGLAND, READY TO BE PLACED ON BOARD THE CABLE-LAYING VESSEL.



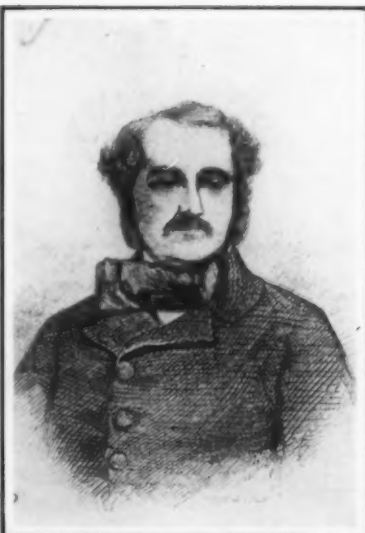
MACHINES FOR COVERING THE CABLE WIRE WITH GUTTA-PERCHA IN THE SHOP IN WHARF ROAD, LONDON.



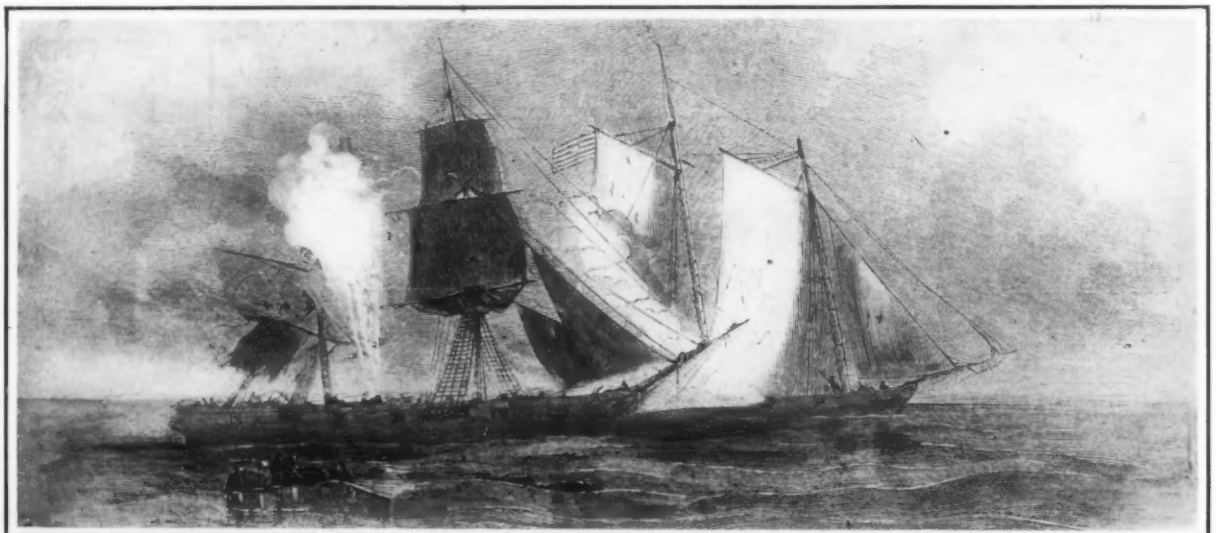
PART OF THE MACHINERY USED IN THE MANUFACTURE OF THE FIRST CABLE LAID UNDER THE ATLANTIC OCEAN.



LONGITUDINAL AND CROSS-SECTIONS OF THE CABLE.



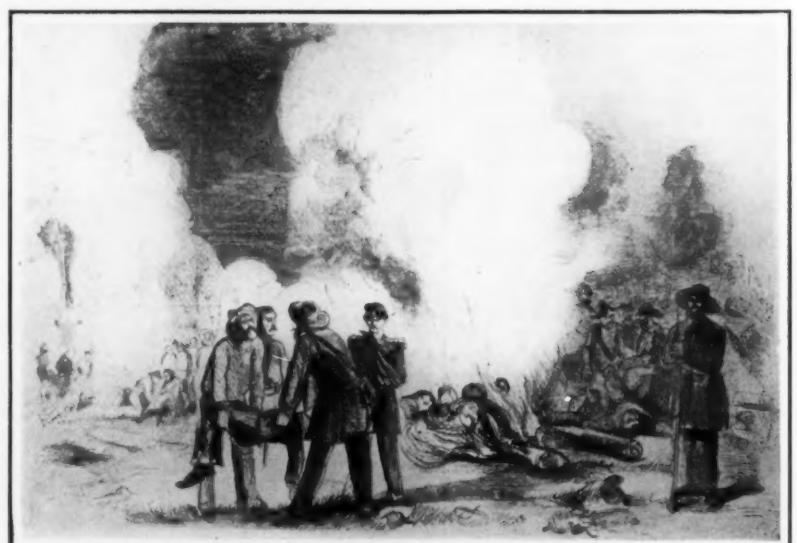
BRIGADIER-GENERAL FREDERICK HENNINGSEN, OF THE NICARAGUAN ARMY.



BATTLE OF THE HARBOR OF SAN JUAN DEL SUR, BETWEEN THE NICARAGUAN SCHOONER "GRANADA," AND THE COSTA RICAN BRIG "ELEVENTH OF APRIL."



VICTORY OF WALKER AND HENNINGSEN OVER THE COSTA RICANS AT QUERESMA.



WALKER'S SOLDIERS BURNING THE BODIES OF THE COSTA RICAN DEAD AFTER THE BATTLE OF QUERESMA.

### DOINGS OF WORLD-WIDE IMPORTANCE FIFTY YEARS AGO.

THE MANUFACTURE OF THE FIRST ATLANTIC CABLE, AND BATTLES IN A BLOODY CENTRAL AMERICAN WAR.

*Illustrations reproduced from Leslie's Weekly, April 18th, 1857, and copyrighted. See page 372.*



# What Does the Story of Copper Mean to You?

By E. C. Rowe

YERRINGTON, NEV., March 25th, 1907.

THE WORLD'S production of refined copper for the twelve months of 1906 was 717,325 long tons. This beats all previous records by eight per cent. The enormous requisitions on the world's sources of supply of copper by the electrical and building pursuits, increasing the demand by twenty-five per cent. over 1905, have sent the pound price of copper to twenty-five cents, and this price has invested the world tonnage with a value of \$400,000,000. The world's gold production in 1880, producing that year but sixteen per cent. of the world's supply, we find our 1906 production equivalent to sixty per cent. of the production of the world, possessing a marketable value of \$240,000,000, as against \$96,000,000 in American gold. Even iron, our very essential metal, and hitherto king among our metallic products, is relegated to a place in numerical value slightly below gold in production for 1906.

From the foregoing it will be seen that the owners of mines that will produce copper in paying quantities possess assets of incalculable value. Still, the average person may not grasp what it really means to have money invested in a good copper mine. No basis for such calculation exists in ordinary commercial investments, nor do copper's figures, in general, help much in bringing home to one what copper and its story means to us individually. But for better illustration bring the figures into the concrete.

The Amalgamated Copper Company paid its shareholders \$10,716,153 in dividends in 1906, and since incorporation, in 1899, \$43,417,230. But this, you say, is the trust. All right; then take individual properties, and the story is even more amazing. The Boston Montana, capitalized at only \$3,750,000, paid in profits in 1906 \$7,200,000—almost 200 per cent.—making a total of \$50,725,000, 1,353 per cent., since incorporation twenty years ago—all out of a few holes in rock-ribbed Montana. The Anaconda paid \$4,050,000 in 1906, with a total disbursement to its credit of \$30,900,000 since incorporation twelve years ago. Calumet and Hecla, the famous Lake mine, paid \$7,000,000 in profits during 1906 on a capital stock of but \$2,500,000, which makes a total dividend record of this copper property since incorporation in 1870 of \$99,350,000, or 3,974 per cent. The value of Calumet and Hecla stock at the close of 1906 was \$895 per share (par \$25), making a total market value of the stock \$89,500,000, or thirty-six times its nominal capitalization.

The Copper Queen, of Bisbee, Ariz., the oldest and largest mining enterprise in our Southwest, is undoubtedly the most valuable copper property in the world, says the *Boston Commercial*. The Copper Queen is capitalized at \$2,000,000, and almost the entire issue of stock is held by less than a dozen persons connected with the firm of Phelps, Dodge & Co., of New York. There is no record of a sale of its stock having been made recently, but it is claimed, unofficially, that at four dollars a share a total of \$8,000,000 was distributed in dividends last year, and it is said that seventy-five dollars per share was bid for one hundred shares recently, which would make the valuation of the entire issue \$150,000,000. Still this property was once offered for \$2,000, without a buyer at that price.

Copper properties, when energetically developed, come into bearing quickly sometimes, and the shareholders have been enriched beyond the dreams of Monte Cristo. The North Butte is the most conspicuous example of the spectacular successes in copper mining, and its first year's record is not short of the marvelous. The North Butte Co. was organized less than two years ago, and is one of the promotions of Thomas Cole. This company paid \$3,950,000 in dividends in 1906 and \$500,000 in 1905, the first six months of its lustrous life. Still the stock was sold at par, \$15, and only \$6,000,000 of its authorized capital of \$9,000,000 was issued. North Butte is quoted now at \$110, but there is no stock to be had. The Calumet and Arizona Mining Company, another recent promotion of the redoubtable Thomas Cole, has a record of amazing riches given to the 2,100 lucky shareholders almost as remarkable for dispatch as that of the North Butte.

This company, organized but six years ago with a capital stock of \$2,500,000, and but \$2,000,000 issued and put out in Boston at from \$4 to \$10 (par), paid in dividends up to the close of 1906 nearly \$6,000,000. The stock is now selling at nearly \$200 per share. Other recent promotions of Mr. Cole and his associates are the Lake Superior, Pittsburg and Duluth, Calumet and Pittsburg, and Junction Mining companies. The last four named, the first two of which became producers in 1905, were consolidated in 1906 as the Superior and Pittsburg Mining Co.

But the princely records of copper production of Montana, of Michigan, of Arizona, and the records of amazing riches coming to the men who discovered and mined at the vast copper fields in these States, are likely to be eclipsed in the coming decade by the "Battle-born" State "Silver" Nevada. Yes, and ere another ten, or even five, years elapse, the shrewd



BEGINNING OF THE DEEP TUNNEL WHICH WILL CUT INTO THE HEART OF THE GREAT ORE BODY OF DOUGLAS MOUNTAIN.

investors who are buying up Nevada "coppers" will perhaps see fortunes accrue from their modest ventures rivaling the riches of the owners of the Buttes and the Calumets. Nevada rocks have given forth metallic copper largely as a by-product for forty years, but not until two years ago was any serious attempt made to penetrate into the several vast sulphide copper zones known to exist within the confines of the State.

The old camp of Ely was the first to feel the magic touch of capital, and, lo! Ely awakened from a thirty-year sleep and gave the world a copper mine said to be unrivaled in richness by any of the world's greatest copper mines. This is the Nevada Consolidated, owned largely by Boston people, and it is said that this company has half a billion tons of ore available. Ely, as a copper camp, had but commenced to feel the thrills of a mining boom when old Yerrington was re-discovered and news came east that almost-forgotten Yerrington was one of the richest copper camps in all the world. Amazing as the stories were, there was no stampede of miners to Yerrington.

Nevada has sprung so many sensations in the past seven years that stories of fabulous strikes in this section or that do not fire the soul of the miner nor drive him thither. But capital is always alert for favorable opportunities, and when the stories of vast copper deposits seemed sufficiently authentic a party of Boston and Salt Lake people were quickly on the ground with skilled engineers, and selected some five hundred acres of lode claims and mill and smelter sites.

This property is now known as the Nevada-Douglas Copper Company, and, although the company is but a year old, I am told that its mineral assets rival the Nevada Consolidated at Ely. Indeed, so rich in copper sulphides are its ores that they may be smelted without mill treatment, and the extent of the company's already proven ore bodies is so great that a 1,000-ton smelter would have to work its capacity, fed night and day, for fifty years to make any appreciable exhaustions. One thousand six hundred tons of ore were shipped from the Douglas mine to the smelter at Salt Lake that averaged thirteen per cent. metallic copper. Recent sampling of the property, taken at random and over the entire area, gave returns of nearly seven per cent. copper from one hundred and fifty assays and representing samples taken over widths of from two to forty feet.

Another and still later sampling gave nine per cent. copper from an average of 149 assays. The Nevada-Douglas corps of metallurgists have not as yet decided the exact method to be applied to the dressing of the ore and the extraction of values therefrom, but the plan, whichever it is, will not be complex, for the ore from the Douglas mine is self-fluxing and is easily reduced and matted from forty-five to fifty per cent., the resulting product being high-grade blister copper.

Mr. E. P. Jennings, one of America's foremost geologists and mining engineers, recently visited and reported upon this property. An excerpt from his report thereon is as follows:



ALL GOOD ORE EXCEPTING THE MAN.

The twenty-nine claims owned by the Nevada-Douglas Copper Mining Company contain 100,000,000 tons of ore with an average copper content of three and one-half per cent. By building a railroad twenty miles long to connect the mines with the Southern Pacific system at Wabuska, at a cost not to exceed \$175,000, the erection of a concentrating plant with a capacity of 1,000 tons per day, at a cost of \$750,000, and a smelter of 500 tons daily capacity, at a cost of \$500,000, an annual output of 24,000,000 pounds of copper can be produced at a cost in New York of eight and one-half cents per pound, or an annual profit of \$2,760,000, when copper is selling at twenty cents.

For the past ten years Mr. Jennings has been chief consulting engineer of the world-famous Highland Boy mine, now a part of the great Utah Consolidated. The reputation of no chemist and copper expert excels that of Mr. Jennings, and when he beckons, capital follows where he directs. Hence, upon Mr. Jennings's exhaustive report, several hundred thousand dollars of Utah and Boston money went to Yerrington to develop the properties of the Nevada-Douglas. So rapidly has mining work progressed that I am told here that but one other copper property in the State shows such extensive development—that of its only peer, the Nevada Consolidated at Ely. Comparing the latter with the Nevada-Douglas, an excerpt from the *Daily Mining Record* says:

To-day all the world knows Ely, and five railroads are headed for the camp to secure a share of its future vast tonnage, and one of them has arrived. Yerrington is now such another little Jay camp as Ely was a year ago. I do not, at present, think the Yerrington deposit likely to prove as extensive as that at Ely, but I am not yet sure. But the Nevada-Douglas mine at Yerrington is probably the greatest mine in the State. Of course it is a mine of the future rather than of the present, but that is equally true of its only rival, the Nevada Consolidated, of Ely. \* \* \* When Ely and Yerrington are well opened they can pay big dividends for thirty years. The deposits are so enormous that they cannot be exhausted in less than that time. Keep your eye on Yerrington. It is going to move. The Salt Lakers have gone in there, and they are the cleverest miners in the world.

The marvelous richness of the copper-ore deposits on the Nevada-Douglas has been the magnet which has lured to Yerrington several millions of capital to open up other mines, and the camp has been fairly launched on the wave of a boom. The Bluestone mine, owned by Captain J. R. De Lamar and on the opposite side of the mountain from the Nevada-Douglas, is already a shipper, and, I am told, has developed a million tons of high-percentage ore. The Bluestone is equipped with an electrolytic-process concentrator. Senator W. A. Clark, of Montana, is operating in Yerrington, and I am told the Guggenheim interests are looking at properties near the Nevada-Douglas.

How strangely old and well-nigh forgotten mining camps are given new birth was never better shown than with the coming into new life of Yerrington. Forty years ago a German named Ludwig, then operating in the famous Comstock "region," packed off southward from Virginia City for new diggings, taking with him his only earthly possessions, a pick and shovel, a little food, and a frying-pan. There was no Yerrington then, but he came in due time to what is now known as Mason Valley, and the country rock looking good to Ludwig, he made camp and started in to systematic prospecting, and almost the first day located what looked like a mine. From that day to this the Ludwig mine has been a regular producer of red metal, but no one outside of a few smelter men ever knew of the property, and the spot was unmarked on the map. It remained for the Nevada-Douglas Copper Company, with its fabulous copper treasures to spread before the mining world the riches of Yerrington, and, strangely enough, the properties of the Nevada-Douglas almost encircle the original Ludwig holdings.

With the possible exception of the Nevada Consolidated, of Ely, no Nevada mining corporation possesses a personnel which excels in commercial stability that of the officers and directors of the Nevada-Douglas. They are named as follows: President, J. D. Wood; vice-president, Frank J. Hagenbarth; secretary and manager, Walter C. Orem; treasurer, Windsor V. Rice. Directors—J. D. Wood, of Salt Lake City, capitalist and president of the Wood Live-stock Company; Frank J. Hagenbarth, of Salt Lake City, mining and director Daly-West Mining Company; Walter C. Orem, of Salt Lake, manager of the Utah Apex Mining Company; Windsor V. Rice, of Salt Lake City, mining and banking; A. J. Orem, of Boston, mine owner and director of Utah Apex Mining Company; E. R. Hastings, Boston, of Devens, Lyman & Co., bankers; Arthur L. Pearce, of London, Eng., mining and consulting engineer; Frank A. Schirmer, of Schirmer, Chapin & Emmons, members of Boston and New York stock exchanges.

Samuel Newhouse has acquired the Dyer mine, which is being developed with a vigor characteristic of the owner. Other promising mines are those of the Yerrington, Consolidated Copper Company, the Yerrington Central Copper Company, the Nevada Bonanza Copper Company, and the Mason Valley Mines Company.

The Nevada-Douglas Copper Co. is capitalized for \$5,000,000, \$5 par value for the stock. I am unable to say at the moment of writing whether any more treasury stock may be had by the public. The impression here at the mines is that the company has all the money it needs. Still, there may be opportunities to pick up the stock in open market, and upon my return East I intend to make inquiries about the stock.

I believe the Nevada-Douglas shares present very great opportunities for those with money to invest—those who want to place their money in a standard copper stock which is backed by men already huge successes in making money in mining. It would not be an unusual thing to see Nevada-Douglas jump to \$100 a share within two or three years. I would advise those wishing to learn more of the great Yerrington camp to write immediately to the Nevada-Douglas Copper Co., 53 State Street, Boston, Mass.



# JASPER'S HINTS TO MONEY-MAKERS

[NOTICE.—Subscribers to LESLIE'S WEEKLY at the home office, 225 Fourth Avenue, New York, at the full subscription rates, namely, five dollars per annum, or \$2.50 for six months, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answers by mail or telegraph. Preferred subscribers must remit directly to the office of Judge Company, in New York, and not through any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be enclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to "Jasper," Financial Editor, LESLIE'S WEEKLY, 225 Fourth Avenue, New York. Mining inquiries should be addressed to "Roscoe," Editor Mining Department, LESLIE'S WEEKLY.]

A VALUED correspondent at Butte, Mont., writes me this letter:

"JASPER, Dear Sir: May I ask a pertinent question upon general conditions in the United States? Is the trade depression now facing us more likely to be one of the intermediate character, or one of the very drastic kind like those of 1873 and 1893? If of the intermediate character or extent, we can now, it would seem, buy almost any of the good stocks with perfect safety and with assurance of large profits. If, on the other hand, we are up against a real panic, it might be very unwise to buy anything. What is your opinion based upon your knowledge of the country's general conditions?"

MAJANE.

The most conservative and experienced financiers believe that we are on the eve of what my correspondent calls a depression of an "intermediate character." In the ordinary cycle of panics, one should occur five or six years hence. It has been observed that something of a depression in Wall Street is regularly due about every two years. We are having one now. The periodicity of panics is not mathematically established. There are those who figure out that panics may be expected at intervals of twenty years, and facts are given to corroborate this theory. But panics come whenever operating causes are sufficient to produce them. The worst panics are occasioned by an unfortunate combination of depressing circumstances, either concurrent or one following the other so quickly that business has not time to recover from one before it begins to suffer from another. The case is analogous to that of a flood. A city along the banks of a river may escape a flood year after year. Then comes a winter of unusual severity, which covers the land with snow and the river with a heavy coating of ice. If spring freshets are occasioned not only by the melting of the heavy fall of snow but also by torrential rains, and if the ice breaks up, forms a dam, and backs up the rushing water, a disastrous flood follows. There would have been none if the three incidents had not occurred simultaneously—the thaw, the rain, and the ice gorge. So with depressions such as we have just experienced in Wall Street. The stock market has survived its little panic in an astonishing way considering the tremendous depreciation, caused by a shrinkage in leading stocks, compared with their high prices of a year ago, of from 15 to 40 per cent. Amalgamated Copper sold as high as 118 last year and down to 79 during the recent decline; American Smelters, from 174 to 105; Missouri Pacific, 106 to 70; Reading, 164 to 93; Union Pacific, 195 to 124; U. S. Steel, 50 to 31; Brooklyn Rapid Transit, 94 to 47 1-2; Erie, from 50 to just half that figure. Yet we had no general panic such as would have occurred had a large number of failures of brokers, carrying with them some of the banks and trust companies, followed the break in the market.

No one doubts that there are signs of a recession in the great wave of prosperity which has swept over this country during the past few years. I called early attention to the significance of the action of the great railroads in announcing a decided curtailment in their expenditures for extensions and improvements. This announcement has naturally been followed by others of a similar nature on the part of great industrial corporations. The break in the price of copper, and the hesitation in the iron and steel trade are the natural outcome of distrust and uncertainty. Tight money which occasioned the retrenchment policy of the railroads will be relieved in the natural order of things, for liquidation in Wall Street will lessen the demand for credit, and the limitation of expenditures by corporations and a halt in business activity will abate the demand for money.

It is a mistake to say that the trouble in Wall Street is purely local. There is hardly a community in the country, of any account, in which investors and speculators in Wall Street securities cannot be found. The depression in Wall Street might be regarded as an incident of trifling import if that were all there was of it, but in addition to that depression we have a feeling of great anxiety and unrest among the railroads. The railroads extend in all directions and to every community. They represent in their capital stock and bonded obligations the enormous aggregate of over \$12,000,000,000. Their employes count up into the millions; their dividends and interest payments represent the sole income of hundreds of thousands, and their pay-rolls are the mainstay and support of several millions of

persons. Just now a fierce wave of antagonism to the railways is sweeping across the country. More anti-railroad legislation has been passed this winter, and of a more serious character, than has ever been enacted before in the history of the country.

Not only the railways, but all their allied interests, have been attacked. For instance, in Nebraska, bills have been passed reducing freight and passenger rates, and Pullman car and express charges. The railroad legislation of Alabama has been so drastic that the general counsel of the Southern Railway say that the laws are confiscatory, and if enforced must lead to enormous losses to that company. Business men regard this as one of the worst factors of the situation, and prominent railroad managers are openly predicting the bankruptcy of the railways unless the public temper changes. Unfortunately, no indications of such a change appear. The powerful influence of the administration at Washington is still arrayed not only against the railways, but against a number of industrial corporations. The blow dealt to the packing-house industry was one of the worst that any great American enterprise was ever compelled to sustain. The persistent and venomous assaults on the Standard Oil Company have led to heavy losses on the part of thousands of shareholders in that enterprise, and have encouraged the competitors of the company in foreign countries to renewed efforts to take away the American market. The pure-food agitation, entirely proper within reasonable lines, has been used by sensational public officials to the great detriment of the oyster industry along the Atlantic coast, and a public officer connected with the Federal health department has been making absurd and sensational charges as to the dangerous character of various other products which enter largely into domestic consumption. The best chemical authorities in the country have shown that these charges are far-fetched, and, in some instances, ridiculous. Yet these attacks on deserving industries have been allowed to go on without interruption. It does not need a prophetic gift to discover that, if this condition of unrest and distrust should unfortunately be followed by a failure in whole or in part of our great crops, nothing could avert business paralysis and a disastrous panic.

Conceding that the crops will be up to the average, still another cloud appears upon the horizon, and that is the presidential election. If, a year hence, an impression prevails that there is great danger of the election of a sensational, untried, uncouth and experimental meddler in politics to the presidency of the United States, and the installation of a Cabinet made up of extremists, vagabonds, and strikers, what more would be needed to plunge the country into the abyss of uncertainty and depression? A kind and overruling Providence has apparently looked after the destinies of the American people in every great emergency. This has given a hopefulness, buoyancy, and optimism to our people productive of great good. Success is best achieved by those who believe in their ability to command it. And whether we call it egotism, pride, or vanity, this sense of self-reliance has been the saving grace of the American people whenever troubles had to be faced. Success has made us too indifferent to our surroundings. Our prosperity has been so great and so long continued that we have felt that it must continue forever. The first darkening shadows of depression will check this buoyant tendency, this headlong rush for the golden goal, and make the people halt and think. It is in their power to say what their government shall be. It is for them, in the final dispensation of things, to decide upon their rulers and upon the public policy.

It has taken a soup-house dispensation at times to

arouse the American people to their danger, but they are becoming keener, and there are evidences in many directions that a tendency to conservatism, wholesome and timely, is manifesting itself. If this tendency continues to grow, it will check the disposition of demagogues and self-seeking politicians to cater to the socialistic element and to political labor-leaders and demagogues of every stripe. I do not mean that the resentment of the public against corporate mismanagement and railway abuses will cease, but it will be coupled with a demand for safe and sane measures of restraint, and for the enforcement of the law, alike for the rich and the poor, and for the protection of every interest, great and small. The hope of the country is in this conservative element. Let it assert itself in the legislation of the States and of the Congress; let it demand recognition from even the highest in authority, and let it demonstrate that it holds the balance of power at the national election. Then the depression we are now experiencing will be simply incidental and intermediate, and the nation will be all the safer and stronger for having passed through it.

I do believe, in view of the heavy decline in the stock market, and the general hopefulness which prevails in the industrial world, the assuring outlook for the crops (though it is too early for much assurance on this point), that those who have been waiting for bargain days in Wall Street can begin to make purchases, especially if they are abundantly able to follow them up with additional purchases if, for any cause, another serious decline should ensue. The increase in the dividend on Atchison common to 6 per cent. is significant, but not more so than the declaration of a 4 per cent. dividend on Kansas City Southern preferred, because the report of the earnings of the latter show that not only has this dividend been earned, but more than enough to pay it twice over. While the market still suffers from the general distrust of the railway situation, and the fear that Federal interference may increase the unrest, there are reassuring

Continued on page 377.

## Recent Deaths of Noted Persons.

BISHOP JAMES N. FITZGERALD, of the Methodist Episcopal Church, and president of the Ocean Grove Camp Meeting Association, who died at Hong-Kong, China.

Ralph Voorhees, of Clinton, N. J., well known as the "blind philanthropist," founder of Elizabeth Voorhees College, at Vellore, India, and donor of large sums to other educational institutions.

Bishop John C. Granbery, Ashland, Va., of the Methodist Church South.

Mrs. Frances E. Butler, of Farmington, Me., a "real daughter" of the American Revolution, aged ninety-four.

Mrs. Nancy McComber Hawkins, of Harrisburg, Penn., a "real daughter" of the Revolution, aged eighty-nine.

"Honest old" John O'Keefe, of Brooklyn, N. Y., aged 108.

Ex-Congressman Joseph H. Walker, of Worcester, Mass., a prominent shoe manufacturer.



BISHOP JAMES N. FITZGERALD, A prominent figure in the Methodist Episcopal Church.

## Herr Fritz Eberbach.

(From our special correspondent.)

BERLIN, April 5th, 1907.

THE old order changeth, yielding place to the new; if it were not so there would be no progress. The moving finger of destiny merely writes a new name on the slate, to rub it out whenever the psychological time has come for another addition, and the latest addition to the galaxy of commercial leaders is Mr. Eberbach, managing director of the largest hotel syndicate on the European continent, controlling nearly twenty million dollars. As an organizer and strategist he ranks with the foremost commercial stars of our day. With keen penetration he has grasped the wants of his time, and with equal courage he has spent a million dollars in completely renovating the historic "Kaiserhof" in this city, as he has done with Hillmanns, in Bremen, a few years ago. As an organizer and disciplinarian he has few equals, and while managing these hotels, together with the opulent Kurhaus, in Heringsdorf Spa, he is building others on very broad lines. Unlike most of his colleagues in the profession, he has had the advantage of academic education and social culture. As a keen psychologist he has surrounded himself with departmental chiefs of acknowledged reputation. He has twice visited America to study our hotel system, but more particularly to acquaint himself on the spot with our wants and habits. "Large hotels," he remarked to me recently, "resemble asylums. Modern society does not care to parade with a number on its back. Neither will the initiated traveler be fed from a stereotyped bill-of-fare. Every level-headed traveler nowadays, and particularly the Anglo-Saxon, prefers independence of action. As a matter of fact this is the Bohemian era, with the charm of abandon thrown in. Modern pleasure-seekers require comfort in refined surroundings—elegant and sumptuous—and this is only possible in a house of reasonable proportions, such as the "Kaiserhof" in Berlin, or Hillmanns, in Bremen. In these hotels we have adopted the most commendable features of American innovations, elaborated upon by European art, with the result that the interior of these houses fairly indicates the spirit of our day."

In a future letter I will speak of the ramifications of this company—their magnificent hotels at Heringsdorf Spa, Bremen, and Hamburg.

C. FRANK DEWEY.



HERR FRITZ EBERBACH, MANAGING DIRECTOR OF THE LARGEST HOTEL SYNDICATE ON THE CONTINENT.



## Jasper's Hints to Money-makers.

Continued from page 376.

features in the situation that cannot be overlooked.

"C." Calumet, Mich.: The commercial value of the invention has still to be demonstrated. It is not safe to go into properties of this kind unless one wishes to take long chances.

"Peter," Brooklyn: The best thing to do at this time is to exchange your certificates for new stock. I have no doubt that the company will be very glad to make the exchange without putting you to any trouble.

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"S." Hartford, Conn.: I certainly do not advise the purchase of the stock of the Chicago-New York Electric Air Line at any price. Better put your money in something not purely experimental and which has demonstrated its value.

"R." Brooklyn: 1. The press dispatches are reporting the struggle over the control of Chicago Terminal. 2. The property has real value, but, as much of its assets consists of real estate on which different appraisals might be given, I could not give you the intrinsic value of the preferred. 3. I do not regard the house as among the best.

"B." Albany: I would not advise sacrificing Consolidated Gas at present prices. It would be wiser to even up. I am told that more than 8 per cent. is being earned, and that a large surplus is being accumulated in spite of the reduction in the price of gas. This information is not official, for it is difficult to get information of that character.

"Z." New York: I certainly would not sacrifice my So. Pac. common at this time. If Union Pacific is worth its selling price, So. Pac. is worth more than it has yet been sold at, for, without the So. Pac., Union Pac. would find it difficult to maintain its dividends. If the Harriman investigation should lead to a separation of the roads, So. Pac. would profit thereby.

"S." West Roxbury, Mass.: Kansas City So. preferred, Amalgamated Copper, So. Pac., and Reading are good properties, but if one buys in this market he ought to be able to follow his stocks down if another decline should be occasioned by the uncertainties of the money market and railway situation. The man who waits for the last and lowest price does not always get it, nor is it always wise to get into the market on the first reaction.

"L." Chicago: B. and O. at 95, Big Four at 88, and Pennsylvania at 120 look cheap when we compare them with the high prices of last year, when B. and O. sold at 125, Big Four around par, and Pennsylvania at 147. This is not to say that prices may not go lower, but if one can buy on the present level and follow up any further sharp decline he will average up in such a way as to show a profit. I hear excellent reports concerning Kansas City Southern preferred. It is selling much below the price of last year and is earning more than enough to pay 4 per cent.

"T. C." Poughkeepsie, N. Y.: You ought to be able to get 4 per cent. on your savings-bank deposit without much trouble. If local institutions will not give it to you, you can get it conveniently from some of the great trust-company savings banks in other cities. There is no danger and little trouble in sending your deposits by mail. You can easily ascertain this fact if you will write to the Cleveland Trust Co. Savings Bank, Cleveland, Ohio, and request it to send you its free booklet "R." If you will mention the letter "R," you will get the Savings Bank Booklet, and it is well worth reading.

"B." Honey Falls, N. Y.: 1. Distillers Securities, paying dividends, would have the preference over the non-dividend payers. If business prosperity continues both Corn Products common and Am. Woolen common ought eventually to go in the dividend class. At present there is little choice between them. 2. The liquidation in the stock market and the retrenchments being enforced by great corporations should all tend to relieve the stringency in the money market, but unless the depression is severe we are not likely to have an extended period of cheap money in the near future. 3. No. 4. Yes. It is not a good market on which to sacrifice stocks.

"B. C." Cincinnati: I do not advise the purchase of the Rochester Syracuse and Eastern R. R. 5s, offered by E. H. Gay & Co., because the proposed railroad has yet to prove that it will be the money earner such as the prospectus anticipates. Investors are not looking favorably at present on new trolley-line investments. You could do much better and, in my judgment, invest more safely if you would buy some of the short-time railroad notes. Those of the Tidewater Construction Co. are guaranteed by H. H. Rogers and pay 6 per cent. interest. The Erie R. R. 6 months' notes pay 6 per cent., and a number of others pay 5 per cent. These notes are well secured.

"P." Englewood, N. J.: 1. The annual report of the N. Y. Transportation Company showed that the cost of the strike, which was so successfully fought by President Meade, largely reduced the net earnings as compared with the preceding year. The earnings at present are pulling up, and it looks as if the year might close with only a small deficit. The auto bus imported from France, which is being tried out on Fifth Avenue, is proving to be a winner, and fourteen more have been ordered. It is believed that these will solve the problem of surface transit, and, if the experiment proves a success, the earnings ought to show a very marked increase in directions where heretofore they have shown a loss. 2. Yes.

"R. W." Trenton, N. J.: 1. While the showing of the Bethlehem Steel Co. at the recent annual meeting was very unsatisfactory, because of the heavy losses sustained by the ship-building and other government contracts, fire and earthquake, yet it was shown that the Bethlehem Steel plant itself was able to make \$1,000,000 a year. I would not sacrifice the stock, but on declines the preferred might safely be bought for a speculation. 2. If you are seeking immediate dividends, you could sell the preferred and put the money in Kansas City Southern preferred, which will pay a 4 per cent. dividend on the first of July, and which is earning twice that on the stock. Last year it sold at over 70, and its friends predict that it will sell higher this year than ever before, because of its remarkable earning capacity.

"Z. L." Nashville, Tenn.: 1. Chicago Union Traction offers a fair speculative opportunity if the company reaches a perfect agreement with the city authorities, under the twenty-year franchise contract. There is no doubt that this will be a very valuable franchise, but it must be borne in mind that the stock may have to stand an assessment. 2. Among the cheapest of the dividend-paying railroad stocks I would include Kansas City So. preferred around 60, paying 4 per cent. a year, which is almost 7 per cent. on the stock; Ontario and Western, paying 2 per cent., which, at recent prices, is more than 5 per cent. on the purchase price; and Toledo St. Louis and Western preferred, which has recently been put on a dividend-paying basis. These stocks have all had a sharp decline, and if one can buy them and continue to buy on recessions he ought eventually to make a good profit.

"P." Brookline, Mass.: 1. As an investment it would be safer to hold on to your Am. Tel. and Tel. bonds, but some of the active stocks would give you, perhaps, a better speculative opportunity. It must be borne in mind that the railroad situation is not as satisfactory as it might be, but standard stocks, like the Pennsylvania and New York Central, ought to hold their own. A better speculation might be had in Kansas City So. preferred, which, with its 4 per cent. dividend, looks among the cheapest of the dividend-payers at the price at which it has been selling, namely, around 60. 2. Indications of slackening in the iron and steel business have been noticed, and this may account for the recent liberal selling of the steel shares. 3. The telephone stock around 120 would not look dear, as it has an investment quality. Of course it will decline with the rest of the market in case of a general slump.

"E." Charlotetown, P. E. I.: 1. The 2c. per mile bill has not yet passed the New York Legislature. 2. The rate on the New York Central main line is now 2c. per mile. A reduction in the rate on the other lines would hardly jeopardize dividends on Erie 1st preferred and on Ont. and Western. The need of funds for improvement is more likely to interrupt dividends on the former. 3. Many prominent operators are giving preference to industrial shares just now, because of the general distrust of the railroad situation. While Am. Sugar is in the hands of a very close corporation which refuses to give the stockholders information they are entitled to, there is no question as to its large earnings or its ability to increase dividends. The fact

## CORPORATE SURETY IS THE BEST

ALWAYS SELECT THE STRONGEST COMPANY

## Fidelity and Deposit Company of Maryland

## FINANCIAL CONDITION

December 31, 1906

RESOURCES	\$6,188,569.59
LIABILITIES:	
Capital	\$2,000,000.00
Surplus	2,836,381.39
Premium reserve	700,323.91
Claims adjusted (checks out)	2,915.71
Reserve for contingent claims	648,948.58
	\$6,188,569.59

## REMARKS:

Net Losses Paid During 1906..... \$410,639.80

Total Amount Paid Patrons Since Organization.... \$4,577,992.35

The Strength of a Surety Company lies in its surplus. This Company's Surplus amounts to \$2,836,381.39.

Whenever the Surplus of a Surety Company is exhausted the Stockholders must be assessed or the Capital reduced and a portion carried to Surplus, or the Company must be liquidated.

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Bank Officers and Managers of Corporations should observe this rule in approving surety bonds.

Departments of the United States Government have recently issued orders limiting the qualifying power of a Surety Company to 10% of its Capital and Surplus on the penalty of any bond.

## OFFICERS:

EDWIN WARFIELD, President. HENRY B. PLATT, Vice-President.

NEW YORK DEPARTMENT  
United States Express Company's  
Building, Number 2 Rector Street

HENRY B. PLATT, . . . Vice-President

that the New Haven road purchased control of the Ont. and Western at about \$48, and issued 4 per cent. bonds to cover the payment, has led to the belief that the dividends of 2 per cent. would be paid in order to meet the interest on the bonds issued on their account.

NEW YORK, April 11th, 1907.

JASPER.

## Making Money in Mining.

THE let-up along the line of railway improvements, which means also trolley-line improvements to some extent, is being reflected in the decline in the price of copper. As yet this is not serious, but it is significant. Copper has been advancing so continuously and so rapidly that I am not surprised that there should be a slight reaction. We are entitled to a much greater one. The improvements in mining and smelting operations in recent years have largely reduced the cost of producing copper, so that even at a lower price most of the large mining companies will still be able to pay generous dividends. It is well that the largest of these companies have been accumulating a surplus, and not emulating those railroads that have been increasing dividends while borrowing funds. Good copper properties will be in demand for some time to come. My readers have only to beware of the bogus concerns or the companies which have nothing more than prospective possibilities, and are offering the shares of highly-capitalized concerns at all sorts of prices, from one cent upward. And I repeat my warning against the operations of Lawson, the Boston promoter, who caused such heavy losses by leading his credulous followers into Trinity and afterward into Nevada-Utah, and who is now laying his plans to palm off Balaklava, and possibly some other concerns which I have no doubt he has been engaged to manipulate. It is strange that the public will be deluded by such an apparent schemer.

"E. H. M." North Carolina: It is not an investment, but simply a fair speculation.

"T. R." Dover, Del.: The most complete story of Nevada's mining camps that I have seen so far is found in the holiday number of the Goldfield News, published at Goldfield, Nev. This issue contains nearly 200 pages of news and advertising, and will be sent you for the publisher's price of 50 cents, provided the edition is not exhausted, in which case the publishers will return your remittance.

Continued on page 378

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## GENUINE HAVANA CIGARS

Are you paying 15 cents, 10 cents, or 5 cents for your cigars? Are you so well satisfied that you will continue? If so read no further—but if equal or better quality for less money interests you then let me have a few minutes with you to present my argument and offer.

The cigar I manufacture is named "REGNO," a strictly LONG FILLER cigar made entirely BY HAND, and contains absolutely nothing but PURE NATURALLY CURED TOBACCO.

The filler is GENUINE HAVANA (not American or Key West Havana—nor Havana Seed), but HAVANA that was grown and cured on the Island of CUBA, and the wrapper is GENUINE IMPORTED SUMATRA—a combination of excellence.

REGNO CIGARS are really MADE TO ORDER because I make only enough each day to fill my orders, thus insuring you cigars in the most perfect condition. My Regno Cigar has made so many friends that I am increasing my output and therefore want some more customers—who I am sure will be satisfied customers after a trial—to take the additional output.

I am selling my REGNO CIGARS direct from the factory to the smoker—no middleman's profit to be paid. They are put up in boxes of 50 CIGARS for \$2.00—I pay all carriage charges and I positively guarantee that if they are not as represented I will refund your money. In ordering state shade desired—Light, Dark, or Medium.

The fact that LESLIE'S WEEKLY will accept my advertisement is the best reference I can give you.

JOSEPH H. RUGG

Sec. to CHAS. RUGG &amp; SON

45 Market St.

BLAIRSVILLE, PA.

Established 1843.





## Making Money in Mining.

Continued from page 377.

"H." Foley, Minn.: I would call it an ordinary speculation.

"Ben E." Cincinnati: Anonymous communications are not answered.

"Z." New York: From the best judgment I can get, I do not regard the property as a desirable purchase at prevailing prices.

"P." Hot Springs, Ark.: It is not wise to put one's eggs all in one basket. The article to which you refer was obviously an advertisement.

"M." Somerville, N. J.: It might be advisable for you to get your own report from a mercantile agency. I have not sufficient information to answer in detail.

"F." Brooklyn: The best of your properties, so far as real development goes, is the Victoria Chief. I would take no stock at all in the oil company, and thank you have bought a rather promiscuous lot.

"S." Orlando, Fla.: 1. No; I do not regard it favorably. 2. I am unable to obtain a rating. 3. No. 4. By no means a bargain. 5. It is not listed on any New York exchanges and the price is too high.

"S." Medina, N. D.: 1. No such proposition can be regarded as an investment. It must, in its very nature, be speculative. 2. It is impossible for me to tell. I presume that information could best be obtained through a mercantile agency.

"F. S. T." Danbury, Conn., and "Connecticut": The capital of the Mansfield Mining and Smelting Co., \$8,000,000, looks excessive, and it is evident from the reports made as to the development of the property that it is still a speculative proposition, and a good way from an investment.

"W." Titusville, Penn.: Personally, I have not recommended either of the properties, for I have not seen them. The statements made were on their own authority, and it is always well before one invests in a property to make investigation on his own account, as I have repeatedly said.

"G." Waltham, Mass.: This is a matter that devolves upon the business department, with which I have nothing to do. I am only responsible for what I say over my own signature, and I try to be as conservative as possible.

"L." Nebraska: I see nothing attractive in any of the very extravagant statements made in the prospectuses you submit. I have no doubt that the parties have claims on which work is being done, but they are far from having producing mines of great value. It would be wiser to keep your money.

"W." Johnstown, Penn.: 1. Yes. 2. I understand a very careful and exhaustive examination is now being made by mining engineers. I am awaiting their report. 3. I am told that shipments of ore are now being made, and that this indicates that dividends may be anticipated. Much depends upon the rapidity with which the work is pushed.

"S." Orlando, Fla.: 1. The parties appear to have a large number of properties, and have been operating for a good many years with no complaints from their customers. 2. It would be impossible for

me to know as to the truth of the statement, as it could be verified only by the company itself. 3. I am unable to say, as I deal only with mining enterprises.

"M." Somerville, N. J.: 1. I have only spoken of its possibilities, and have never recommended the purchase. It is a property that has still to demonstrate its value, but its friends insist that it will do so in time. 2. The capital is excessive, considering the amount of work reported to have been done. Its value obviously is purely prospective.

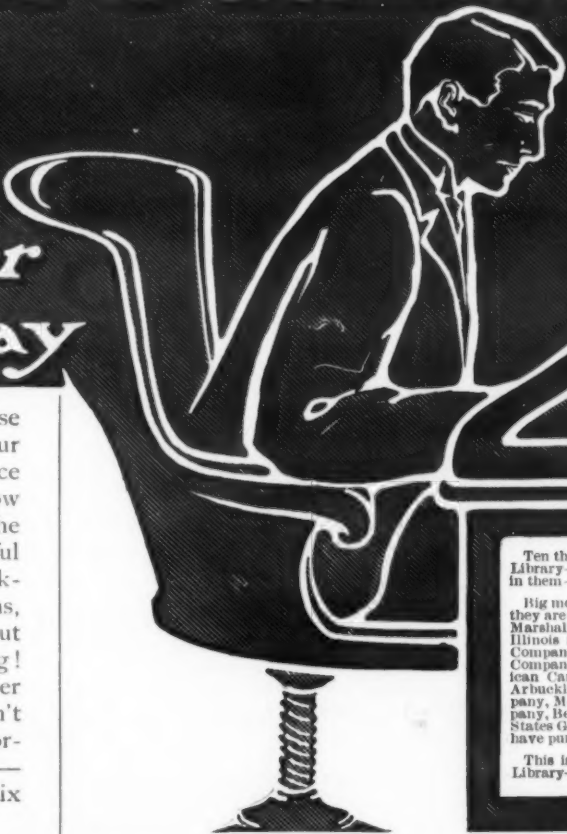
"S." Crosswell, Mich.: The Elm River Copper Company has an extensive property in the Lake Superior region. It has an energetic management and has spent its funds liberally in an effort to develop the property, how successfully I am unable to say. Its future is speculative. Its capital is \$1,200,000, and the par value of the shares \$12. Very few copper companies are now being organized with assessable shares.

Continued on page 379.

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What the blue-print is to the iron-worker, what the compass is to the mariner, what the map is to the traveler, what the experiment station is to the farmer,—all this, and more, the Business Man's Library is to the Business Man.

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- How to win the dealer's co-operation and support.
- How to advertise—concisely and thoroughly.
- How to meet objections and how to be a good "closer."
- How to work the "big stick" plan of selling goods to retailers.
- How to handle wholesalers and retailers to the best advantage.
- How to judge a good salesman—how to hire, and how to be one.
- How to analyze your proposition and pick out its selling points.
- How to make the consumer influence dealers to buy your goods.
- How to get out of the ranks of the "clerks" and become a real salesman.

And hundreds of other vital pointers and plans for clerks, city salesmen, traveling salesmen, retailers, wholesalers, manufacturers, mail order houses and advertising men.

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- How to trap a lying salesman.
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- How to know to a nicety what stock is on hand.
- How to avoid penny-wise pound-foolish purchases.
- How to keep track of promises, agree to, deliveries, etc.
- How to get up the necessary forms, blanks, etc., for requisitions, orders, receipts, etc.
- How to keep in touch with your market and take advantage of special opportunities.
- How to play one salesman against another, and take advantage of every opportunity to get a lower price.
- How to devise a simple system which will bring to your notice, automatically, all data, prices, etc., about a given article.
- How to formulate a complete purchasing and record system for a mail order house, a factory, or a retail, wholesale, or department store.

And other priceless pointers beyond description, that every business man, big or little, employer or employee, ought to have constantly at his finger-tips.

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- How to judge credits.
- How to collect by mail.
- How to handle "touchy" customers.
- How to be a good collector—and how to hire one.
- How to organize a credit and collections system.
- How to weed out dishonest buyers from the safe risks.
- How to know every day the state of your accounts receivable.
- How to get quick, accurate, inside information about a customer's ability to pay.
- How to write smooth, diplomatic letters that bring in the money without giving offense.
- How to organize your own collection agency and force worthless debtors to pay without suing.
- How to judge of foreign credits, and how to collect money promptly from foreign countries.
- How to devise a simple and effective system of insuring prompt and periodical collections of all your accounts.

And valuable information obtainable in no other way, for credit men, collectors, accountants and every business man interested in this vital department.

### How to Stop Cost Leaks

- How to detect waste.
- How to make an inventory.
- How to figure "overhead" expense.
- How to systematize an entire factory or store.
- How to cut out red tape in a simple cost system.
- How to keep close watch on material and supplies.
- How to apportion the right number of men to a specific job.
- How to decide between piece work, day wages and bonus systems.
- How the "trusts" reduce their costs to a minimum—how to apply their methods.
- How to formulate a simple but effective cost-keeping system of your own.
- How to keep tabs on the productive value of each machine and employee.
- How to figure depreciation, burden, indirect expense, up-keep, profit, loss cost.
- How to know EVERY DAY all the little details that may turn into leaks and losses of time and money.

And chapter after chapter of priceless plans for practically every kind of business in which an accurate cost system is essential to money-making success.

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Then add to the help which this library will bring you, the help which you will get from SYSTEM, which stands pre-eminent, the monthly magazine of Business. 260 to 356 pages in every issue of SYSTEM, and you cannot afford to miss a single page of it. It makes no difference whether you own your own business or whether you are working for somebody else; whether you sit in a private office and decide things, or whether you stand at a counter and answer questions—SYSTEM will show you new ways of saving time and effort and cutting out drudgery.

SYSTEM goes into the inner offices of the biggest, most successful men, and brings forth for your benefit the fruit of their costly experience. SYSTEM will show you how to start a new business, how to win trade for it, establish prestige, create profits, minimize wastes, keep down expenses, stop losses. Better still, SYSTEM will show you how to accomplish more, make more, in your present daily work.

SYSTEM has 300,000 regular readers. It has helped many of them to better salaries, bigger profits, that would have been impossible, undreamed of, without SYSTEM. Won't you let SYSTEM and the Business Man's Library help you?

### How to Get Money by Mail

- How to write ads.
- How to begin a letter.
- How to turn inquiries into orders.
- How to formulate a convincing argument.
- How to get your reader to ACT at once.
- How to write trade-winning business letters.
- How to cover territory salesmen can't reach.
- How to keep tabs on results of all mail work.
- How to key ads, circulars and all mail sales.
- How to secure attention and arouse interest by letter.
- How to prepare an enclosure for a business-getting letter.
- How to keep complete information about mail customers at your finger-tips.
- How to supplement the efforts of salesmen with live, business-getting letters.
- How to answer, file and follow up inquiries from advertisements and those which come in the regular course of business.

And page upon page of practical, working details—not only for mail order firms, but particularly helpful to those NOT making a specialty of doing a mail order business.

### How to Manage a Business

- How to keep track of stock.
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- How to hire and direct employees.
- How to figure and charge estimates.
- How to check deliveries and mistakes.
- How to detect and eliminate needless items of expense.
- How to get the most out of those under and around you.
- How to size up the money-making possibilities of new ventures.
- How to get up blanks, forms and records for all kinds of businesses.
- How to devise a perpetual inventory system that will tell you every day the value of all material on hand.
- How to turn a losing business into a profitable one—how to make a profitable business more profitable.
- How to devise a simple time keeping and pay roll system that will tell you the exact earning value of every employee.

And countless other things, including charts, tabulations, diagrams, plans and forms that every man in an executive position needs in his daily work.

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Please deliver to me, all charges prepaid, one set of the BUSINESS MAN'S LIBRARY, complete in its volumes, bound in Oxford Half Morocco, and enter my name for a full year's subscription to SYSTEM, the Magazine of Business, for all of which I agree to pay \$18.00 as follows: \$12.00 sent herewith and \$6.00 per month thereafter until the full amount has been paid.

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SORE EYES

## Making Money in Mining.

Continued from page 378.

"B." New York: Have you given me the name of the mine correctly? I have been unable to get track of it.

"R." New York: I am unable to get a report. What I hear of it is not altogether favorable, but my information is not complete.

"A." Mauston, Wis.: The mine was idle, I believe, until a recent period, and has not given evidences of great prosperity.

"H. W. M." New York: The company is not paying dividends, and is selling its stock to develop its mines and put them on a producing basis.

"G." Rockport, Me.: They seem to have a large clientele and personally stand well. I have had no complaints. Your bank might get you a rating.

"G." Belleville, Ill.: I do not advise the purchase of the stock of either of the companies you mention, unless you care to take your chances in a doubtful speculation.

"T." Rochester, N. Y.: It is in a good mining district, but has still to demonstrate its earning power. You therefore take your chances on the future. I would not get into it too deeply.

"H." Newark, N. J.: I have not seen the articles to which you refer. I only know that the concern is doing a large business and that no complaints from its clients have been received.

"F." St. Louis, Mo.: None of the shares has been traded in on any of the New York exchanges, and it seems to be largely a local institution. I can find no report of the company filed in this State.

"F." Dedham, Mass.: I do not know sufficient about the companies to advise you. The recommendations they have submitted appear to be good, and we all know that the properties are in a good mineral section.

"E." St. Paul: The concern has not sent out any available reports, and seems to be operating very quietly and without seeking publicity. What little information I can get about its proposition shows that it is highly speculative as yet.

"W. P. D." Phoenixville, Penn.: 1. Such a report has been published, but it has not come from official sources. The railroad is being advanced quite rapidly, but it is far from my sources of information, and I cannot say when it will be completed. 2. No. 3. No.

"McC." Pittsburg: Excellent business men are connected with the Bonanza Belt, and the property is being developed, I am told, to the satisfaction of the management. It is in a good district, but the capital is generous, namely, \$3,500,000, with the par value of the stock \$10.

"H. S. R." Bellefonte, Penn.: I would not call anything of its character a safe investment. I have no personal knowledge of the party, but he is very well spoken of. If you think of doing much with the proposition, it might be well to ask a mercantile agency for a full report.

"Novice," Brooklyn: 1. The only information I have regarding the property is that which was given in the publication to which you refer. As to its value, I am unable to give an opinion. 2. I do not think any of the three properties to which you refer offers attractive speculation or investment.

"S." Roxbury, Mass.: 1. The Argenta is very heavily capitalized at \$2,000,000, but has done considerable work, and has a property in the Kootenay (British Columbia) district which has made a fairly good showing. 2. The New England and Arizona has several claims in the Big Bug district of Arizona. Neither of these properties has yet justified the amount of its capitalization.

"S." Atlantic City, N. J.: The best information I get shows that the company to which you refer owns an undeveloped property, and that its prospectus is not entirely accurate. The outcrops indicate that there may be a good ore body, but the mine is a good way from a shipping place, and it is readily seen that until it is opened and developed its real value cannot be gauged. For that reason the stock looks high.

"S. T." Hanover, N. H.: The Mineral Hill stock is traded in daily on the Boston curb, and the prices are quoted in the Boston papers and in the market reports of the various brokerage houses in Boston, any of which will fill your order for the stock. A recent report of the mine from Manager Bradley will be mailed you if you will write the financial agents of the company, The F. E. Houghton Co., Old South Building, Boston.

"B. B." New York: 1. All reports given out regarding it have been extremely favorable, and its friends are very bullish regarding its future. I cannot say whether the present price of the stock is warranted. 2. Observant men have come to discredit anything with which Lawson has been mixed up. For that reason Nevada-Utah is regarded as among the manipulated shares. Its recent antics have not been to the credit of the management.

"S. S." Poultney, Vt.: The Nevada-Douglas, of Yerrington, Nev., is said to own a very large and valuable property, and it is reported by mining journals to equal in extent of acreage and ores available the Nevada Con. at Ely. These two properties are believed to be the greatest copper properties in Nevada. Several mining engineers have made extensive reports on the Nevada-Douglas, copies of which will be sent you by addressing A. J. Orem & Co., 53 State Street, Boston, Mass., the fiscal agents in the East for the stock. This firm is well rated.

"G. R." Portland, Me.: The Goldfield Somerset Mining Co. has an authorized capital issue of 4,000,000 shares at \$1 each. The company owns 231 acres in the middle of one of Goldfield's most productive sections. The stock is sold at 17 1/2 cents. The company reports that energetic development work has uncovered and made available already a considerable tonnage of shipping ore of high grade. A party of Eastern stockholders visited this property a few months ago, sending to the agents in the East enthusiastic letters. Copies of their reports may be had by addressing the company's office, at 82 Wall Street, New York City.

"L. P." Troy, N. Y.: The Copper Belt Mines Co. is operating a large group of copper mines in Larimer County, Wyoming. The company reports that it has installed power plants and other necessary equipment for mining, has uncovered bodies of first-class copper ore, and that the property will become one of the large producers when the workings have reached the second enrichment zone. Edwin Hall, president of the company, is a mining engineer and operator of twenty-five years' experience, and gives his exclusive attention to the operation of the copper mine. His associates are business men of Chicago and Lincoln, Neb. For further details write to Arthur A. Taylor, treasurer, 407 Merchants Loan and Trust Building, Chicago. He will send you interesting maps and engineer's reports without charge.

"A Reader," Maryland: 1. The guarantee you speak of is very peculiar. I do not regard it in any sense as impressive, and I advise you to ask the company to redeem your stock at just what you paid for it without interest, and see if they will do so. If you get your money back you will be lucky. 2. A guarantee should have no restrictions that will interfere with the stockholders' rights. For instance, the guarantee that Colonel Hopper gives to every purchaser of the Victoria Chief is that, if he is dissatisfied with his stock at any time within six months after its purchase, he can send it in and at once receive his money back, with 6 per cent. interest on the purchase price. It is this fair and square guarantee from a man of excellent reputation that has given so much public confidence in the Victoria Chief and in the statements that not only Colonel Hopper but the stockholders have made regarding it. If you are interested in reading a square guarantee, I advise you to drop a line to President Robert H. Hopper, Victoria Chief Mining Co., 100 Broadway, New York, and ask him for his illustrated booklets. The Victoria Chief is developing a fine property very rapidly.

NEW YORK, April 11th, 1907. ROSCOE.



"Bring Me a Good Cigar."

RECENTLY a State Senator on a dining car asked the waiter to bring him "a cigar." The waiter brought two boxes—one was a "Triangle A"

cigar, and the other an unknown brand.

"Which is the better?" asked the Senator: The waiter recommended the unknown brand. "Why?" the Senator inquired. The waiter grinned. "Boss says that's the one to push," he said.

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Minimum space accepted is three lines; maximum is twelve lines—single column only. No display. Rate is 50 cents an agate line (fourteen lines to the column inch). Check or P. O. money order should accompany your announcement. Allow about eight words to the line—most of last line for name and address.

ADVERTISING DEPARTMENT LESLIE'S WEEKLY

225 FOURTH AVENUE, NEW YORK CITY

## LIFE-INSURANCE SUGGESTIONS

[NOTICE.—This department is intended for the information of readers of LESLIE'S WEEKLY. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address "Hermit," LESLIE'S WEEKLY, 225 Fourth Avenue, New York.]

IN HIS pithy remonstrance against the legislation proposed in several States to compel the life-insurance companies to invest in the securities of those States a certain proportion of their reserves, ex-President Cleveland points out the injustice of forcing the companies to acquire "such securities as remain after investors on the ground have made choice, or to pay for those more desirable the manipulated advance invited by their legally-created necessities." If Tennessee enacts a law compelling the companies to invest in Tennessee securities

70 per cent. of the reserves maintained against policies written in that State, what is to prevent all the other States in the Union from insisting upon similar treatment, to the obvious disadvantage of the policy-holders? A State may furnish a goodly number of insurable risks, but be largely lacking in opportunities for the profitable investment of trust funds. While all these projects of restriction of the activities of the life-insurance companies are under discussion, many people seem to forget that such legislation has been tried and found wanting in a number of States. In New York the companies were at one time required to invest one-half their assets in mortgages on real estate in New York City and within a radius of fifty miles. While this measure of restriction was in



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does away with all dirt, smoke and ashes. The enameled chimneys concentrate the heat so that it does not radiate through the room—thus ensuring a cool kitchen. Automatic feed keeps oil always at a maintained level. The New Perfection is made in three sizes, with one, two, and three burners. Every stove warranted. If not at your dealer's, write to our nearest agency for descriptive circular.



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is the best lamp for the library, dining-room, parlor, or bedroom. Unexcelled in light-giving power; perfectly constructed; absolutely safe. Made of brass throughout and beautifully nickered. Every lamp warranted. If not at your dealer's, write to our nearest agency.



STANDARD OIL COMPANY  
(Incorporated)

force half of the companies failed within a period of ten years. In 1865 Wisconsin passed a law similar to that proposed in Tennessee—and repealed it in the following year.

"M." Memphis, Tenn.: 1. The cost at your age would be a little less than \$50 per \$1,000. 2. A straight-life policy would be the cheapest. 3. You would receive the benefits of the endowment at the end of the period for which you paid.

"P. P." Toledo: 1. There are so many forms of policies, under such different names, that it will be quite impossible to enumerate them here. 2. Ask the agent to give you a specimen copy of the policy, and take it home and read it at your leisure. It is a simple form of contract, and if you do not understand its terms, ask the agent to explain, but remember that the company will not be responsible for what the agent tells you, but will hold you to the strict letter of the policy.

"R. C." Wisconsin: 1. The reform insurance legislation of New York is not more drastic than that of some other States. It does not impose a severe burden on the policy-holders, but is intended to keep the companies within proper limitations. For this reason the policy-holders will be benefited in the final outcome. In the State to which you refer the new laws are oppressive, and the companies and policy-holders must suffer alike. 2. There is no preference between them.

## The Hermit

### Sapphires for a Song.

THE Bureau of Manufactures at Washington has the address of a Mohammedan firm in Ceylon which seeks American connections for the sale of precious and semi-precious stones, such as rubies, blue and white sapphires, cat's-eyes, alexandrites, etc. One of these stones—a "genuine water-sapphire," as the Cingalese call it—has been sent to the bureau, and will be lent to American jewelers in the order of their application. It is a sample of those which may be purchased in Ceylon at twenty-five cents each.

## FADS FREAKS FANCIES FLASHES

HAVE THEIR BRIEF DAY  
THEN FALL BY THE WAY  
BUT



## HUNTER BALTIMORE RYE

WAS FIRMLY FOUNDED ON THE  
ROCK OF REPUTATION AND PUBLIC  
FAVOR MORE THAN FIFTY  
YEARS AGO AND IS TO-DAY THE  
MOST POPULAR WHISKEY ON  
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None better  
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A PRETTY LOUD SUIT.

THE YOUNG MAN (defiantly)—"I proposed to your daughter this morning, sir, and she said she couldn't hear my suit."  
THE STERN PARENT—"Is it possible? You surprise me!"—Sketch.

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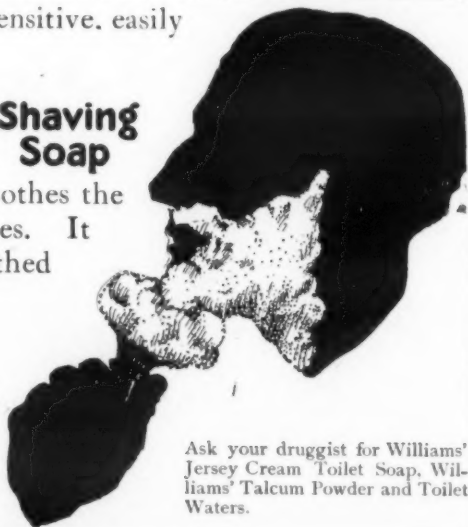
softens the beard and soothes the skin as no other soap does. It leaves the face soft, soothed and refreshed.

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"Has your boy an ear for music?"

"I think he must have. A hopeless expression always overspreads his countenance when my wife sings."

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